

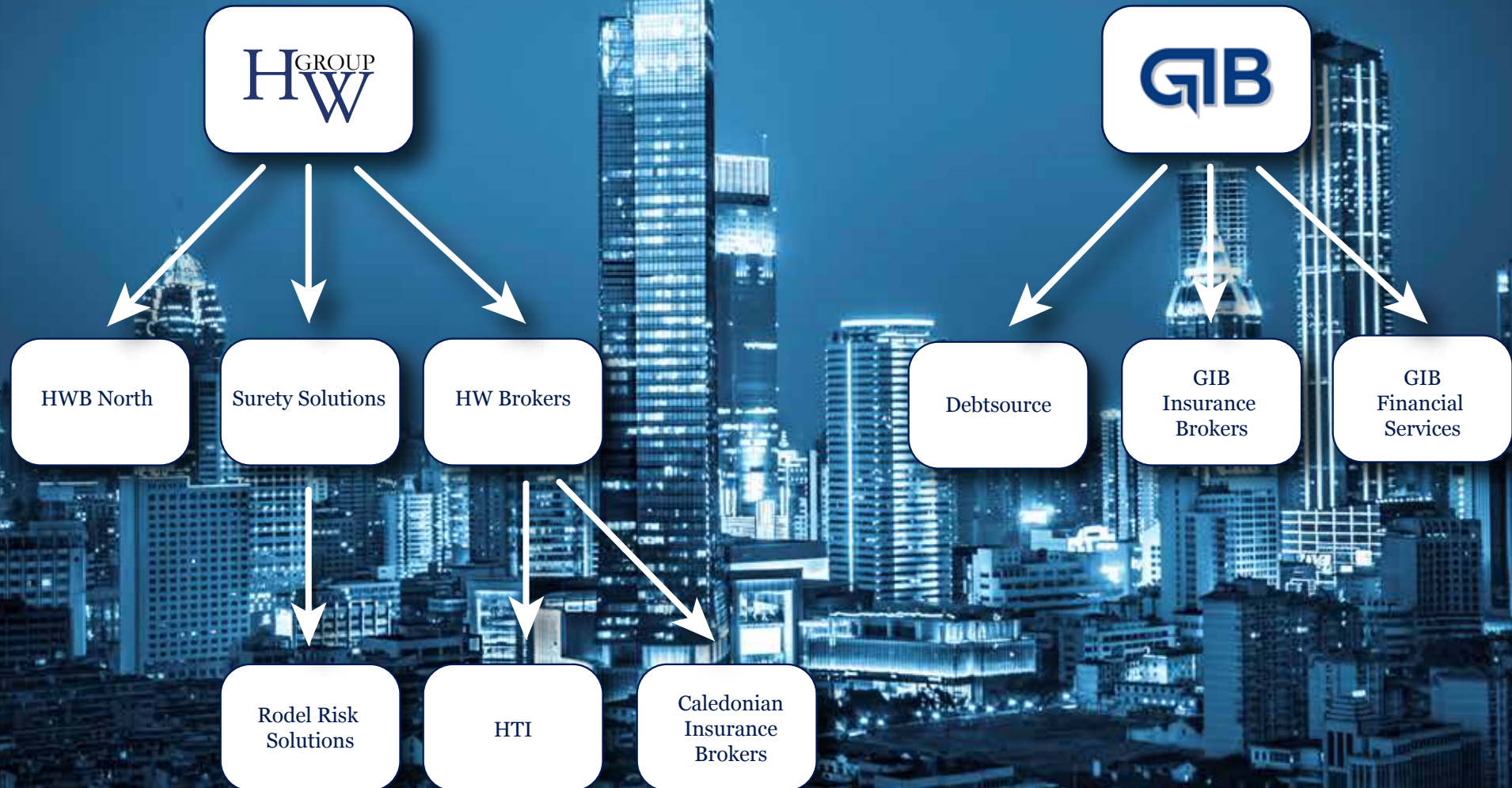


H^{BROKERS}W

Short-Term Insurance Specialists

Company Profile





South Africa Regional Offices

Cape Town
GIB Cape
Debtsource

Johannesburg
GIB Insurance Brokers
HW Brokers
Debtsource
Surety Solutions
GIB Financial Services

Empangeni
HW North

Durban
HW Brokers
Surety Solutions
Debtsource

Companies & Partnerships

GIB Insurance Brokers (Pty) Ltd

Risk Management, Transfer and Financing for all Corporate and Commercial Clients.

GIB Reinsurance Brokers (Pty) Ltd

Local and International Reinsurance Broking for Corporate Clients and Insurers.

GIB Financial Services (Pty) Ltd

Financial Planning, Wealth Management, Health Care, Pension and Provident Fund Administration.

Debtsource (Pty) Ltd

A Specialist in Credit Management and Credit Insurance.

Surety Solutions (Pty) Ltd

Financial and Performance Bonds and Guarantees structured to meet client's needs.

GIB Africa Alliance

A network of a number of Independent Broking Houses throughout Africa.

Global Networks

Assurex Global, WBN, Unison, Funk Gruppe, Verspieren, AJ Gallagher, Jiang Tai.

Hollard Trade Credit Insurance

Domestic Trade Credit Insurance Underwriter.

HW Brokers North (Pty) Ltd

Insurance Solutions for Corporate and Commercial Clients in Kwa-Zulu Natal.

HTI Insurance Brokers

HTI is an independent Short Term Insurance Brokerage which caters for all Short Term insurance needs from small House Contents policies to complex Commercial Asset policies.

Guarantees & Surety



HW Brokers & HTI, via their strategic alliances and long term relationships with insurers, are well positioned to offer a number of guarantee options to fulfil an ever-increasing demand from employers to minimize risk.

Guarantees include, but are not limited to:

Bid Bonds or Letter of Intent

Firstly, bid bonds are required in connection with the submission of tenders for contracts with the public authorities and/or private owners. The object is to guarantee that the bidder (contractor), if awarded the contract, will enter into the said agreement and furnish the prescribed performance bond.

Performance Guarantees

A performance bond is required of a contractor to guarantee the full and due performance of the Contract according to plans and specifications.

Maintenance Guarantees

The normal coverage provided by a maintenance bond is a guarantee against defective workmanship or materials, after completion. However, maintenance bonds sometimes incorporate an obligation guaranteeing "efficient or successful operation or other obligations of like intent and purpose. These maintenance guarantees are also admitted in place of the retainer of up to 10%.

Retention Monies Guarantees

In essence, this type of bond is similar to the maintenance bond and basically covers the same parameters.

Advance Payment Guarantees

This type of construction bond is mainly utilized for construction sites outside of South Africa. This type of construction bond would be issued in the case where the employer is pre-financing a contractor by advance payment on the contract; he may secure the repayment of the advance using this bond.

The amount guaranteed should decrease in accordance with the portion of work performed. Usually, this is reflected by a fixed percentage in the monthly bills. These are only issued in connection with performance guarantees.

Supplier Surety (construction industry only)

There is an increasing demand for supplier guarantees within the construction industry e.g., provision of steel and building material to contractors and other players in the industry. Credit insurance policies are currently available in the market for buyers only and not for suppliers.

Commercial & Industrial Insurance



HW Brokers, HTI Insurance Brokers and GIB Commercial combined, is the largest local independent insurance broking company in their field. Our management and employees have wide experience, regarding (not only) the various Insurance requirements of clients, but they also have an in-depth knowledge of how clients operate. In addition, we understand the Insurance market available both Local plus Internationally. This extensive knowledge, together with vast experience in negotiating the best possible terms, enables HWB Brokers & HTI to meet the Insurance needs of our clients.

Products offered:

- All Short Term Insurance Requirements
- Individualised Corporate Solutions
- Alternative Risk Transfer
- Accident And Disability Insurance
- Global Insurance Buying
- Broad Form Liability
- Risk Management Advice
- Directors & Officers
- Specific Niche Products
- Employment Practices Liability
- Risk Funding Advice And Management

Construction, Mining & Engineering Insurance



HW Brokers & HTI's team of qualified insurance brokers has an in-depth knowledge of these industries and has designed specific products to meet all possible requirements.

Tailor-made risk management programmes, supported by broadform seamless insurance cover, ensure adequate and cost effective protection for our clients.

Products offered:

- Building Protection Insurance
- Civil Engineering Project Insurance
- Guarantees
- Machinery Breakdown
- Advanced Loss of Profits
- Project Delivery
- Liability
- Errors and Omissions
- Professional Indemnity
- Defective Workmanship and Products Liability
- Opencast, Surface and Underground Mining Portfolio
- Plant
- Renewable Energy Projects

Aviation Insurance



Our Aviation Division is the market leader in providing the full spectrum of aviation insurance cover at the most competitive prices. We arrange insurance and reinsurance for airlines, aircraft operators, financiers and individual owners throughout Africa.

The team in Aviation pride themselves on developing close relationships with clients, on the selection of the appropriate levels of cover and, finally, through to negotiating the effective settlement of claims.

Products offered:

- Hull Insurance
- War Risks
- Liability Insurance
- Deductible Cover
- Loss Of License
- Unmanned Aircraft Systems
- Passenger Liability
- Hangar Keepers Liability
- Personal Accident
- Products Liability
- Loss Of Use
- Aircraft Financing

Film & Entertainment Insurance



Film and Entertainment Insurance is a division of GIB and specializes in designing insurance solutions that are responsive to the emerging needs and requirements of filmmakers, producers, broadcasters, entertainers and anyone, anywhere engaged in the business of professional entertainment.

Products offered:

Film Producers Indemnity

Film and Commercial Producers Indemnity encompasses all the important elements and risks faced by film producers, freeing them to focus on their core business, safe in the knowledge that their risks are covered.

Event Liability and/or Cancellation

Event Liability will cover damages for which the event organiser becomes legally liable to pay to third parties following death or bodily injury or illness of any Third Party. The cover also extends to provide cover for loss or damage to their property. Legislation highlights the need for proper Liability cover for event organisers.

Marine & Global Transport Insurance



Marine is a specialised insurance broking division, able to assist in all categories of transportation insurance, including; the hull, marine liability and logistic risks. Risk management is an integral part of the activity with major benefits being derived by clients. In conjunction with our international and local associates, we offer comprehensive cover to suit each client's needs.

Products offered:

- Stock Throughput Insurance
- Cargo Insurance
- Goods In Transit Insurance
- Freight Forwarders Insurance
- Pleasure Craft / Hull Insurance
- Marine Advance Loss Of Profits Insurance
- Difference In Conditions
- Warehouseman's Liability
- Marine Liability
- Charterers Liability
- Carriers Liability

Credit Management Insurance



Debtsource is a specialist Credit Management company that provides complete solutions for any business that extends credit to their customers. The benefits to clients are; less risk, more profit, time saved and, most importantly - improved cash flow.

Debtsource have extensive credit management experience in the areas of; trade credit, consumer credit, credit information, credit insurance and information systems. Debtsource provides a full range of credit management services.

Credit management is a value chain. It is the result of all of the elements of the credit management process working together in harmony to provide the perfect benefit. Typically, companies turn to credit information, credit insurance, debt collectors or debtor financing when they struggle with credit risk, but quickly find that these are only elements of a solution. Debtsource is unique as it provides all the elements that constitute a coherent credit management solution.

Products offered:

- Credit Policies
- Documentation
- Debtor Research (Credit Information)
- Setting Credit Limits
- Insurance and Securities
- Information Systems And Data Management
- Credit Control (Early Stage Recovery)
- Debtor Financing
- Pre-legal (Late Stage Recovery)
- Legal Recovery (Incl. Business Rescue, Liquidation, Sequestration)
- Management Reporting
- Staff Selection
- Training For Credit Staff

Personal Insurance



HW Brokers & HTI offer the best personal insurance cover available thus, ensuring that our valued clients receive all eligible discounts and the most preferred pricing.

Specific needs and requirements are catered for by our highly trained and dedicated staff who have a deep understanding of our company, its products and what our clients' needs are.

HW Brokers & HTI offer professional advice and assistance in tailoring policies to meet your specific demands. Our superior service is complemented by use of advanced technology.

Delays are eliminated as the control of administration has been assumed by us on behalf of Insurers, thus allowing us to quickly, and accurately, amend policies.

We are here to provide superior Insurance solutions to protect our clients' assets. All our products are specifically designed to give our clients as much choice and flexibility as possible.

Products offered:

- Buildings
- Household Contents
- Personal Liability
- All Risks For Personal Effects
- Vehicles
- Pleasure Crafts
- Personal Accident
- Travel Insurance
- Trailer / Caravan
- Motor Cycles
- Personal Computers

Financial Planning



GIB Financial Services, in partnership with its product providers, tailor-make risk and investment management solutions for its clients. This is achieved by the following specialist divisions:

Personal Financial Planning

GIB Financial Services conducts financial needs analysis for our clients with the use of state-of-the-art technology to ensure that the best solution is provided.

Wealth Management

GIB Wealth Management was born from GIB Financial Services investment successes achieved in the employee benefits environment. The same investment philosophy that has developed within GIB's employee benefits, is now being successfully applied to the management of personal wealth.

Products offered:

- Retirement Planning
- Risk Management
- Investment Consulting
- Estate Planning
- Tax Planning
- Trust Implementation and Advice
- Segregated Portfolios
- Pooled Portfolios
- Managed Equity Portfolios
- Independent Asset Advice

Corporate Advisory Services

GIB Corporate Advisory Services conducts detailed risk assessments for our corporate clients. It thereafter implements structured solutions to ensure business continuation following specified eventualities. All solutions include optimal benefit within the tax and legal regulatory framework.

Products offered:

- Corporate Continuity Benefits
- Investment Consulting
- Sinking Funds
- Deferred and Preferred Compensation
- Capital Redemption Plans
- Keyman Assurance
- Partnership Insurance

International Network



The Group recognises that insurance, risk financing, risk management, re-insurance and other forms of risk transfer are global by nature and therefore, to be effective in the financial segment, a global network is an imperative.

Global networks of respected partners are a supportive web of Insurance knowledge, advice and assistance.

Wherever clients have assets at risk, global hands-on advice and services are available from local partners familiar with the regulatory environment and customs of each country.

Lloyds, an approved local Insurer, is the world's largest insurance corporation and is viewed as the hub of the Insurance Industry. Lloyds only deals with Lloyds Tribunalised Brokers which is a status that can only be achieved given certain financial, quality and integrity criteria.

Global networks:

- Assurex Global
- Unison Brokers
- Worldwide Broker Network

Global alliances:

- Gallagher Global Network
- Funk Gruppe
- Hub International
- Jiang Tai
- Verspieren

African Network



The Africa Alliance was formed in September 2013 to cater for the growing need to support the placement of business into, and from, the African continent.

The Africa Alliance is a formal network of associates throughout Africa enabling the placement and servicing of risks in Africa, by leading independent retail brokers on the ground.

The Africa Alliance ensures that local knowledge and expertise is utilised ensuring all local requirements are complied with, thus affording clients protection of local interests as well as peace of mind.

We are able to facilitate your insurance needs in most African countries. Please contact us for further details.

Countries

- Algeria
- Angola
- Botswana
- Burkina Faso
- Burundi
- Cameroon
- Central Africa Republic
- Chad
- Cote d'Ivoire
- DRC
- Egypt
- Ethiopia
- Gabon
- Ghana
- Guinea
- India
- Kenya
- Liberia
- Mali
- Mauritius
- Morocco
- Mozambique
- Namibia
- Nigeria
- Rwanda
- Senegal
- Seychelles
- Sierra Leone
- South Africa
- South Sudan
- Sudan
- Swaziland
- Tanzania
- Togo
- Tunisia
- Uganda
- Zambia
- Zimbabwe

B-BBEE



The HW Brokers Group committed itself to becoming a Black Economic Empowerment (BEE) Group, actively promoting a transformed, vibrant and globally competitive administration that reflects the demographics of South Africa. The following imperatives form the foundation of our BEE initiative:

- Long-term financial stability and soundness, backed by good corporate governance principles
- Appropriate and effective access to insurance services by a greater segment of the population
- Development of black strategic and operational leadership
- Promotion of diverse organisational cultures to reflect the principles of individuality
- Increased representation of black women and people living with disabilities
- Supporting black entrepreneurs and firms by providing services and products to the insurance industry

Employment Equity

HW Brokers recognises that disparities in the workplace resulting from past discriminatory practices and laws, have had a direct negative effect on economic efficiency, competitiveness and productivity. Consequently, HW Brokers has undertaken to:

- Promote a non-racial, non-sexist base
- Invest in human resource development with emphasis on increasing participation of black individuals
- Equip black leadership incumbents with knowledge to enable them to drive the transformation programme
- Implement learnership programmes

Your Financial Services Provider

HW Brokers (Pty) Ltd (hereafter referred to as HW Brokers) is a Licensed Financial Services Provider in terms of the FAIS Act, (License No. 7694). A copy of the license, which contains details of the financial services authorised to provide, as well as any exemptions, is available for inspection on request.

Legal Status of Provider

HW Brokers is an insurance brokerage established in 1993. As a Licensed Financial Services Provider in terms of the FAIS Act, HW Brokers accepts responsibility for the actions of its representatives acting within their mandates, in the rendering of financial services as defined by the FAIS Act. Our representatives meet the fit and proper requirements as prescribed by FAIS Act, to assist you in a professional manner with your financial requirements.

The representatives are remunerated for services by receiving fixed salaries and/or commission.

HW Brokers does not receive more than 30% of its commission from any one Insurer and holds Professional Indemnity and Fidelity Guarantee insurance. The company also receives an administration fee with certain insurers/product suppliers where certain administrative duties are performed in-house.

HW Brokers is remunerated for services by being paid commission by the product suppliers.

Key Individuals: C White and B White

Financial Services and Products

As an Approved Financial Services Provider, HW Brokers has been licensed by the Financial Sector Conduct Authority in terms of the FAIS Act to render advice and intermediary services in respect of the following financial products:

1.2 Short –Term Insurance: Personal Lines

1.6 Short-Term Insurance: Commercial Lines

The brokerage has written authority to market the products of a wide variety of Insurer/Product Suppliers. A comprehensive list will be provided on request.

Use of personal information

The insured acknowledges that, by entering into this policy, the insured will be providing the company with personal information, which may be protected by data protection legislation, including inter alia, the Protection of Personal Information Act, 2020 (“POPI”). The company shall take all reasonable steps to protect such personal information.

The insured authorises the company to

- (i) process (as contemplated in terms of POPI) all such personal information, for the following purposes:
 - (a) to communicate requested information to the insured.
 - (b) to provide the insured with insurance services.
 - (c) the verification of the information provided against any source or database.
 - (d) the compilation non-personal statistical information about the insured.

- (ii) transmit any such personal information to any affiliate, subsidiary or re-insurer for the purposes of providing insurance services to the insured and in furtherance of the company’s legitimate interests including statistical analysis, re-insurance and credit control.
- (iii) transmit any such personal information to any third party service provider, that may from time to time be appointed by the company, in furtherance of the company’s legitimate interests and as necessary for our performance in terms of the policy.

The insured acknowledges that this consent clause will survive the cancellation or lapse of this policy.

Details of compliance, complaint process and FAIS Ombud and HW Brokers compliance & complaints department

The brokerage has appointed National Compliance CC as the external compliance officer, a compliance practice approved by the Financial Sector Conduct Authority. Their address is, 3 Brabham House, Crowthorne Corner, Garlick Crescent, Ballito.

FAIS Ombud

E-mail: info@faisombud.co.za

Contact: 012 762 5000

Fax: 012 470 9097

Toll Free: 0860 066 3274

Postal Address: The Financial Ombud

PO Box 41

Menlyn Park

0063

If you have any complaint or a compliance related query, please do not hesitate to contact Karen Burns who will be able to assist you and provide you with full details of the company’s complaints handling process.

Contact Karen Burns on : 031 5663834 or karen@hwbrosers.co.za

Please note that in accordance with the legislation we keep a Conflict of Interest Management Policy and a Disclosure Register, this register informs you, our client, of all financial and ownership interest. This document ensures transparency in our dealings with our customers and is available for inspection upon request.

Other matters of importance

- a) Do not sign any blank or partially completed forms.
- b) Complete all forms in ink.
- c) Keep all documents handed to you.
- d) In terms of the Financial Intelligence Centre Act, HW Brokers is obligated to report any suspicious and unusual transactions that may facilitate money laundering.
- e) It is important that you are absolutely sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.

Contact Details

**KwaZulu-Natal****Durban (Head Office)**

Suite 6 Rydall Views, Rydall Vale Office Park, 6 Rydall Vale Crescent, La Lucia 4051

Postnet Suite 150, Private Bag X02, Glenashley, 4022

t: +27 (0)31 566 3834

f: +27 (0)31 566 1662

North Coast

Yellowwood Lodge, 6 Norman Tedder Lane, Empangeni, 3880

t: +27 (0)35 772 1726

f: +27 (0)35 772 1726

Gauteng

GIB House, 35 Fricker Road, Illovo, Johannesburg, 2196

PostNet Suite # 332, Private Bag X43, Sunninghill, 2157

t: +27 (0)11 481 3340

f: +27 (0)11 486 2781

info@hwbrowsers.co.za

www.hwbrowsers.co.za

FSP Number: 7694

HTI Contact Details



KwaZulu-Natal

Durban (Head Office)

Suite 6 Rydall Views, Rydall Vale Office Park, 6 Rydall Vale Crescent, La Lucia 4051

t: +27 (0)31 277 3500

info@hti.co.za

www.hti.co.za

FSP Number: 12780