Business

Xenturion

Leading Change

Business

Partnering with our brokers in offering you a business insurance solution that delivers the win-win-win.

With our uniQue broker partnerships that are strategically placed all over our country, they truly understand the local needs of your business. That's why our local broker partnerships are lekker, but their local knowledge is lekkerder in giving you the best insurance solutions for your business no matter the size. With a variety of risks faced by business today, such as, natural disasters, business interruption, accidents or potential legal liabilities, our business policy has a comprehensive solution for you.

Available covers

Depending on the uniQue needs of the business, the following sections may be selected:

Fire

Offers insurance for buildings, rent, plant & machinery, stock and a wide variety of extensions such as capital additions, landscaping, motors and pumping eQuipment and water leaks/loss of water.

Buildings Combined

Provides insurance for damage to buildings, public supply connections, rent, liability, capital additions, cleaning and maintenance eQuipment, cost of removal of fallen or leaning trees, generator hire, landscaping, storage of contents and many more.

Office Contents

Protection for office premises against damage to contents, rent, documents, liability documents and increase in cost of working.

Business Interruption

Losses could render your business unable to operate because of property damage. We offer protection against loss of gross profits, gross rentals, revenue, additional increase in cost of working, wages and fines & penalties for breach of contract.

Accounts Receivable

Provides protection for loss or damage to books of account or other business books or records.

Theft

Protection against loss or damage to all contents following visible signs of physical damage as a result of the forcible and violent entry into or exit from the insured building. Insurance under this section can also include cover for damage to the building, including landlord's fixtures and fittings.

Money

Offers protection to the money held on your premises, including whilst in transit to and from the bank. In addition, up to certain limits, we cover loss or damage to receptacles such as cash registers, safes and even strong rooms, as well as personal accident assault up to certain limits.

Glass

Includes cover for loss of or damage to internal and external glass (including mirrors), and sign written glass. Cover may include, costs relating to the boarding-up of windows, burglar alarm strips, wires, vibrators, watchmen, removal and reinstallation of fixtures and fittings.

Fidelity Guarantee

Provides protection against loss of money, property and/or direct financial loss sustained by the insured as a result of the fraud or dishonesty by an insured employee, including costs of recovery from the employee. It also covers computer losses.

Goods in Transit

Insures loss or damage to goods in the course of transit. Full or restricted cover is available for fire, explosion, collision, derailment, vehicle overturning and other options.

Business All Risks

Covers loss or damage to the whole or part of the insured property whilst anywhere in the world. Insured property being, tools, two-way radios, camera eQuipment and similar items.

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Accidental Damage

Provides cover for accidental physical loss of or damage to the insured property at the premises as long as this property is not or cannot be insured under another section of the policy.

Combined Liability

Cover for instances where the insured is legally liable to pay in respect of bodily injury or loss of or damage to property including claimants' costs and expenses in connection with your business.

Umbrella Liability

Tops up the underlying liability limits selected in respect of the various liability covers offered.

Employers Liability

Covers damages which the insured is legally liable to pay upon death or bodily injury to or illness of any person employed under a contract of service or apprenticeship with the insured.

Directors and Officers Liability

Protection for the company and its assets for the losses caused or defence costs should such a loss result in legal action against the company as a result of directors and managers making mistakes that result in losses to the company or a third-party.

Cyber

Provides cover for cyber related events such as: cyber liability, crisis management expenses and notification expenses, first-party expenses, cyber extortion and digital media liability.

Group Personal Accident/Stated Benefits

Provides compensation to an insured person who sustains bodily injury which, directly and independently of any other cause, results in death, disability, or the incurring of medical expenses. Compensation is based either on fixed amounts or amounts based on the insured person's annual compensation.

Motor

Provides protection against loss of or damage to vehicles including motor cars, light delivery vehicles, trailers, busses, caravans, motorcycles, and forklifts.

In addition, comprehensive cover is available to protect against medical expenses following a motor vehicle accident, wreckage removal, loss of fuel, passenger liability, contingent liability, and third-party.

Motor Traders

Provides cover for loss or damage to vehicles as defined, on and off the premises, subject to certain restrictions and exceptions, as well as liability to third parties caused by the vehicle.

Electronic EQuipment

Cover is available for electronic eQuipment, such as desktop computers, printers, modems, scanners as well as portable eQuipment, such as laptops and notebooks.

Machinery Breakdown

Provides cover for any unforeseen and sudden physical damage to machinery situated at the insured premises.

Business Interruption (Machinery Breakdown)

Covers loss of gross profits and revenue provided that the insured first sustains a loss that is covered under the Machinery Breakdown section.

Deterioration of Stock (Machinery Breakdown)

Cover that protects against financial losses due to the deterioration or spoilage of goods or inventory following a loss covered under the Machinery Breakdown section.

Solar Power

Provides cover for the solar power system only. This includes the inverter, solar batteries, solar panels and solar peripherals.

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We Are Where You Are! For more information, speak to your broker.