

# Let's talk business

Commercial  
insurance



[kingprice.co.za](http://kingprice.co.za)

*KingPrice*<sup>™</sup>  
INSURANCE

FSP no. 43862 | FSP no. 49938

PERSONAL ♦ COMMERCIAL ♦ LIFE

# Partnership: The key to better business

If there's 1 thing we've learned from our years in the short term insurance industry, it's that meaningful partnerships lead to opportunity, purpose and better business.

In fact, when it comes to our broker partners, we not only focus on providing the back-up and value that you as our broker partner need, but we also work to build relationships that go far beyond numbers. We partner with you to give you, and your clients, the very best service under the sun.

Since our commercial division was launched in 2016, our broker partners have placed more than R2.7 billion-Rands worth of business with us.

Thanks to our partnership with you, broker partners, we're able to offer service-with-a-smile for your personal lines and business insurance clients, as well as specialised commercial cover for your community, agri and engineering clients.

**Keen to find out more? Get in touch... Let's talk business!**

**[businessadmin@kingprice.co.za](mailto:businessadmin@kingprice.co.za)**

**T's and C's apply**



# Personal insurance



## In a nutshell...

Whether your personal lines clients are looking to cover their wheels, jet-skis, homes or jewellery... If they own it, we'll insure it! So sit back and relax as we decrease your clients' comprehensive car premiums monthly and continue to launch innovative cover that'll help them save even more, like our comprehensive car cover option chilli, where the less they drive the less they pay, and our R1 insurance for high-value items like bicycles and hearing aids. We want to make your role easier with our special brand of broker-focused royal service.

## What's covered by the king

Stand-alone cover:

- Bling cellphone option
- Buildings
- Car warranty
- Cars
- Home contents
- Motorbikes

We also cover:

- Car hire
- Car warranty
- Caravans and trailers (and their contents)
- Code red
- Credit shortfall
- King's cab
- Personal accident
- Portable possessions
- Scratch and dent
- Tyre and rim
- Watercraft

**You own it, we'll cover it**



# Business insurance



## In a nutshell...

Your clients are unique, and so are their businesses. Which is why our business insurance team is ready and able to tailor cover for your clients' 1-of-a-kind challenges, risks and threats.

Our broker team focuses all its energy on you and your business clients. And, it promises the same affordable cover, royal service and peace of mind that our personal lines clients love us for.

From franchises to fitment centres, from salons to schools, from pharmacists to plumbers... We've got your clients' backs, their businesses, and even their bakkies!

## What's covered by the king

- Accidental damage
- Accounts receivable
- Buildings combined
- Business all risk
- Business interruption
- Business motor
- Cybersure
- Electronic equipment
- Fidelity
- Fire
- Glass
- Goods in transit
- Homeowners
- Machinery breakdown
- Machinery breakdown: Business interruption
- Machinery breakdown: Deterioration of stock
- Money
- Motor traders: External
- Motor traders: Internal
- Office contents
- Public and employer's liability
- Stated benefits and group personal accident
- Theft

## No funny business, just good business



# Community insurance



## In a nutshell...

Meet the king's community insurance: A 1-stop building insurance solution for our broker partners, managing agents, trustees and building asset managers, which brings the entire value chain (including tenants, owners, service providers, and us) together in real-time.

In addition to this, we use the smartest property management software in the cloud. For your community scheme clients, this means more convenience, greater transparency, superior operational support, seamless communication and total control. And if things still go wrong with your clients' buildings despite all of this? Then, our insurance will protect them from the financial impact.

## We offer

- Building insurance valuations
- Comprehensive insurance solutions
- Free risk and condition reports
- Maintenance, repair and replacement plans (MRRP)

## What's covered by the king

- Buildings and common area contents:
  - Business all risk
  - Money
- Claim preparation costs
- Electronic equipment
- Employers' liability
- Fidelity
- Group personal accident
- Machinery breakdown
- Motor
- Office bearers' liability
- Public liability
- The king's geyser guard
- Watercraft

## Your community, our responsibility



# Engineering insurance

## In a nutshell...

Our specialist engineering insurance team knows your clients' industry... And the challenges, risks and threats that they face. We know that there's no 1-size-fits all solution when it comes to managing engineering risks. That's why our engineering insurance offers cover for the wide range of risks, perils and challenges that your clients face.

When they're covered by the king, your clients can choose the cover they want which means they don't ever pay for cover they don't need. And, when you place your clients' engineering contracts, plant and works in the king's custody, we'll make it our business to get to know them and their businesses, so we can give the best advice, all the time, every time.

## What's covered by the king

- Advance loss of profit
- Contract works, with public liability
- Electronic equipment
- Machinery breakdown, with consequential loss
- Machinery movement
- Plant all risks
- Transit and erection, with public liability
- Works damage

## Insurance that towers above the rest



# Agri insurance



## In a nutshell...

Running a commercial farm or game farm comes with its own set of challenges, risks and perils. So from steenbokkies, to sunflowers, to sprinklers... The king covers just about everything agri. We've developed the most innovative product in the market, and your agri clients can choose to take only the cover they need. Our stand-alone livestock product (which also covers feedlots) offers your clients the option to cover capture, loading, transit, step-off, mortality (all risk or limited), fire and lightning, auction and bomas (game only). With 'pay as you farm' your clients' specialised vehicles are always comprehensively covered and through real-time tracking they could get a rebate on their annual renewal.

## What's covered by the king

- Accidental damage
- Accounts receivable
- Buildings combined
- Buildings, home contents and portable possessions
- Business all risk
- Business interruption
- Crop: Fruit
- Crop: Hail
- Crop: Revenue guarantee
- Cybersure
- Electronic equipment
- Fidelity
- Fire
- Glass
- Goods in transit
- Irrigation systems
- Liability
- Livestock and game
- Machinery breakdown
- Machinery breakdown: Business interruption
- Machinery breakdown: Deterioration of stock
- Money
- Motor
  - Pay as you farm
- Office contents
- Stated benefits and group personal accident
- Theft
- Watercraft



**Grown by nature, covered by the king**

