



**Insurance  
Zone**



## INSURANCE ZONE Administration services

The passion of forward-thinking problem-solving with the assurance of trustworthy, time-tested insurance. You bring us the What, we'll figure out the How. Because there should be more to insurance than just adequate cover; **it should fit your needs perfectly.**

### WHAT WE DO

#### We are **not** your **cookie-cutter insurer**

Insurance Zone Administration Services (IZAS) has provided **custom insurance solutions** to individuals and businesses through brokers since 2005. Large insurers cannot offer the same level of service to the smaller brokers as we do – neither do they want to. It is more effective for them to outsource those functions to businesses like ours.

We attend to **every aspect** of the insurance process from **start to end**. We are able to design our own **unique range of products and cover**, which we're constantly developing and improving. This means we can offer clients cover in almost every conceivable area of insurance — from cars, cranes and drones to vacation homes and **everything in-between**.

#### We are **more than just administrators** to brokers

We've successfully differentiated ourselves through our **level of professional attention** to brokers and their clients, providing genuinely personalised service. We are more than just administrators to our brokers, **we are partners that add value** to their business.

Insurance Zone **maintains a culture of studying**, and as such our staff are well qualified to **provide advice and support in all situations**. Professional development ensures that our clients are getting the best advice. We also offer training to our staff and brokers with CPD accreditation.

## What We Live By

If there's a problem, we can solve it. We never give up, because we're not just another insurer. Your problem is our problem. We don't relegate you to endless emails or faceless bots as 'just another client'. We deal with things face to face, and will **fight for our clients relentlessly.**

### HOW WE WORK

#### We're **real people**, not an anonymous corporate

We are independent and no longer have corporate shareholding. Insurance Zone is an owner-run business, which means **we care about your success** and what you think, as it has a direct impact on our bottom-line finances.

Being owner-run, we ensure that both management and staff are **available to our brokers** at all times. Should there be a problem, somebody will attend to your problem — the same cannot be said for most corporates. This means that with Insurance Zone you have access to decision-makers.

#### We punch **above our weight**

We have binders for and administer on behalf of many top insurers. Insurance Zone has built a reputation in the industry for being **honest and professional**, as evidenced by the fact that we often get approached by people in the industry to partner with them.

We adhere to the highest levels of compliance, and are proud of the fact that **we do the right thing whether we are being watched or not**. Honesty and integrity are in our every fibre.

## IZ DOMESTIC Product Offering

Comprehensive insurance tailored to meet your personal needs.

We have three levels of domestic insurance that we offer, each aimed at various target markets.



### Personal

Comprehensive policies that span a range of covers for household and personal items. Our product has been designed with various extensions of cover to **meet the needs of domestic risk**. This means cover for your residential property, outbuildings, holiday homes and contents within your home, as well as special cover for collections such as art, jewellery or watches.



### Inspire

The Inspire product **caters to the affluent individual**, providing all of the peace of mind and security inherent in a bespoke insurance product. Key to this product is that items of specific importance to the Inspire client are often removed from the home to be used on the go: high-end cameras and video equipment, fashion items, jewellery and watches. These would usually form part of All Risks insurance, but with Inspire, we cover them on an Assets All Risks basis, with varying limits to suit each individual.



### Flawless

The Flawless product is exclusively designed to meet the unique requirements of the **high net worth individual**. Flawless clients can expect a specialised methodology of cover, extensions and a dedicated team always available to them as part of a product dedicated to safeguarding the assets of the discerning individual. This product also includes higher limits in respect to asset all risk cover.

We also have various additional offerings that can be added on to any policy:

### Leisure

Specifically **designed to cover leisure items**, this product can be combined with an existing policy. Our leisure insurance covers items like boats, yachts, catamarans, jet skis, windsurfers, paddle skis, motorcycles, quad bikes and 4x4 vehicles.



### Limited Mileage

Limited Mileage caters to clients who **need vehicle insurance** but don't spend much time on the road. Clients qualify for discounts on the specific vehicle based on the mileage recorded. The discount ranges from 15% to 40%, dependant on the mileage and value of the vehicle.



### Personal Cyber

In our constantly-connected world, protecting ourselves has become increasingly difficult. Domestic cyber-attacks have increased at an alarming rate over the past 5 years. Banks and financial institutions can no longer carry the losses and are passing this onto their clients, and cyber criminals are pushing the boundaries harder to infiltrate the general public's devices, personal information and hard-earned money. Insurance Zone has produced a market-leading product to **cover the individual from the various cyber risks** at play in an ever-evolving digital space.



### Wheel & Tyre

Wheel and Tyre is a bespoke product that **covers direct damage caused by a road hazard** to the tyres and/or rims of your vehicle. This product has three tiers to suit every vehicle.



## IZ COMMERCIAL Product Offering

Market-leading solutions tailored to provide insurance that supports your business, catering for traditional as well as new and future risks.

### Business/Commercial

Comprehensive **insurance solutions** that **cater to commercial enterprises of any size, in any sector**. Based on Insurance Zones market-leading policy wordings this offering is designed with various sections of cover to meet the needs of businesses operating in today's world. Insurance Zones strong ethos of risk management and advice-based products means that cover can be customised with business-specific extensions to suit your business perfectly.

### Contractors & Plant

This cover is designed to replace, repair or reinstate contracts which are underway in the **engineering and construction market**. This encompasses everything from minor home renovations to large-scale property development, as well as the installation, relocation, testing and commission of machines or large plant within factories and the industrial sector. Plant and yellow metal is offered on an All Risk basis and is available for replacement under market value, new replacement value or agreed values.

### Building/Body Corporate

Designed with **all buildings, sectional titles** and **homeowners' associations** in mind, this product offers full cover for buildings and associated liability exposure. It aims to meet the insurance needs of sectional title properties, residential complexes and commercial complexes (non-manufacturing).

### Restaurants, Franchise Restaurants and Fast Food Outlets

A product **specifically created and designed** for restaurants and fast food outlets. With the added benefit of inclusive covers specifically designed **for the hospitality industry**. Tailor-made solutions are available for the larger restaurant and fast food outlets chains.

### Motor Fleets

We offer various ranges of **comprehensive cover for corporate motor fleets**, including associated liability risks. Tailor-made solutions are available to incorporate aggregate excesses and deposit premium/burning cost options.

### Liabilities

With **non-tangible risks and exposure claims** on the increase, Insurance Zone offers a comprehensive liability programme that can act as a stand alone or be combined with our commercial and business offerings. Changing legislation, multiple lines of exposure from third parties and employees and new cyber disruptor risks have created the need for Insurance Zone to design and underwrite complete package liability cover products that carry the necessary extensions to safeguard business today and in the future.

### Special Risks

Some clients require tailor-made insurance. Insurance Zone combines the passion of forward-thinking problem-solving with the assurance of trustworthy, time-tested insurance. You bring us the What, we'll figure out the How. We will consult and structure unique solutions in the risk finance and contingent liability spaces. This allows for non-traditional thinking and structures to be implemented to the risk programme.



24-Hour Orange Assist Helpline

**0861 467 966**

*This is just a sample of what we have to offer.  
Should you have more specific requests, please  
contact us to see how we can assist.*

## **CONTACT**

For more information on the products and services offered by Insurance Zone Administration Services, please feel free to contact us or visit our website.

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**[www.insurancezone.co.za](http://www.insurancezone.co.za)**

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