



PSG KONSULT  
CORPORATE

Your bridge over troubled waters



## SHORT TERM BENEFITS

We know you and your employees have worked hard to accumulate your assets - business or personal. We also know how devastating it is to lose these unexpectedly, which is why you need Short-Term Insurance cover. We also understand the difficulty in choosing from a wide range of often confusing options and products available on the market. Which is why we can provide the perfect short term solution - your bridge over any potential troubled waters and your peace of mind.

*PSG Konsult Corporate is an authorised  
Financial Services Provider  
FSP 33657*



# SHORT TERM BENEFITS



*'It pays to plan ahead. It wasn't raining when Noah built the ark'*

*Richard Cushing*

PSG Konsult Corporate 'PSGK Corporate' is part of the PSG Konsult Group - one of the largest independent financial services providers in South Africa today and focused on serving the SME, institutional and public sector markets.

Protecting your business assets effectively is almost impossible unless an expert has carried out a comprehensive risk assessment. We know that Short-Term Insurance is a grudge purchase and premiums can be substantial, which is why PSGK Corporate is uniquely positioned to assist you and add value to your business.

### *What our team of financial planners can do for you*

- Our team of specialists is skilled 'per industry category'. This means they are able to conduct accurate risk assessments of your specific business needs
- We do the legwork for you, by looking at the wide variety of products and solutions available in the market and combining those which best suit your budget and business needs. We make it hassle free for you
- We are able to negotiate the best possible rates for our clients. How? Our PSG Konsult Group portfolio size in terms of collective annualised premiums amount to R1.6 billion
- As the business grows, your needs change and at PSGK Corporate, we regularly reassess your cover ensuring you are protected at all times
- Most importantly, we make sure the claim's process is rapid and seamless

### *PSG Insurance Administration What we offer*

Underwriting management, policy administration, claims management and statistical analysis of short term portfolios

### *What's in it for you?*

- Optimum levels of service and

turnaround times, further reducing intermediary costs and improving profitability

- Exclusive focus on you, our clients, while the administrative side of the business is being taken care of
- Improved productivity and reduced operating costs through eliminating procedural duplication between intermediary and insurer
- Assisting with Portfolio management by supplying relevant reports and statistics

### *Specialised cover*

Offering customised cover through PSG Insurance Administration or best of breed providers including: Agri Assets, Aviation, Body Corporate, Construction and Engineering, Goods in Transit, Leisure and Hospitality, Marine, Motor fleet, Schools, Tracking devices, Buses, Crop insurance, Dentists and Debtors.

WE KNOW THAT 'GOOD SERVICE ALWAYS WINS THE GAME' AND OUR TEAM OF EXPERT ADVISORS MAKES SURE THIS IS TOP OF THEIR AGENDA - ALWAYS

### *Commercial insurance*

Your entire business can be covered under one policy including: Buildings (on their own or combined with contents); Fire Cover for fitted and moveables; Business All Risks (all contents which are moveable); Theft Cover; Money Cover (cash and cheques if in an SABS approved safe); Glass Cover (internal and external); Electronic Equipment; Motor vehicles; Public Liability; Goods in Transit; Accidental Damage; Employers' Liability;

Machinery Breakdown and Business Interruption; Group Personal Accident; Accounts Receivable (loss or damage to the insured's books) and specific specialised cover such as Professional Indemnity cover for: Insurance Intermediaries, Clinics, Doctors, Dentists - (Medical Malpractice), Architects, Accountants, Auditors and Occupational Therapists

### *Personal Insurance*

Used for personal residence and home-based offices. Nature is capricious and life often throws us curved balls, which is why we cover you for any insured peril such as: fire, storm, wind, lightning, explosions, earthquakes, as well as theft, hi-jacking and accidents caused by loss or damage to insured property.

### *What exactly does personal insurance cover?*

There are two kinds of personal short term insurance related to your household contents:

1. **Home Owners:** Covers your house, the fixtures and fittings and is compulsory if you take out a bond.
2. **Household Contents Insurance:** Everything moveable IN your home – down to the food in your freezer.

### *All Risks cover*

Personal effects and clothing; Home Office Electronic Equipment; Motor vehicles, Motor cycles and Quad-bikes; Caravans, Mobile homes and Trailers (boat and horse) and Water Craft.

