



RENASA
INSURANCE COMPANY LIMITED

SPECIALIST
CLASSES



SPECIALIST CLASSES



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Registration Number 1998/000916/06 • FSP License Number 15491
Renasa is licensed to conduct non-life insurance business (License No IN0140).

RENASA INSURANCE COMPANY LIMITED (“RENASA”) UNDERWRITING MANAGEMENT AGENTS

Renasa has, since 2004, developed a comprehensive infrastructure achieving unique reinsurance support and steep growth with current premium income in excess of R2 billion. Renasa's IT system is interfaced with virtually all proprietary policy and claims administration IT systems currently used in its market. Renasa has a national presence with offices covering virtually the entire country.

Renasa is owned by an independent group with a wide sphere of operations in the short-term insurance industry.

Renasa is led by a board comprising mainly senior insurance personnel and is supported by an experienced executive management who are well qualified professionals. Skilled technicians staff its operational team.

Renasa has an unrestricted short-term insurance license under which it writes a broad range of risks.

Renasa is backed by a unique three-year reinsurance programme led by Munich Re and supported by a team of “A” rated reinsurers.

Renasa itself has an A- rating.

Renasa's vision is to be the insurer which best provides a traditional service to the independent intermediary – to be “the brokers' best friend”. It is fully committed to providing the widest range of underwriting and claims management services to insurance brokers throughout South Africa in a personalised and attentive manner.

Renasa provides commercial and personal lines services to its independent intermediary distribution channel through a national footprint.

Renasa covers the following specialist lines through dedicated divisions, underwriting management agencies (“UMAs”) and specialist class brokers:

- engineering, plant and contractors all risks
- adventure lifestyle, fleets and group personal accident cover
- minibus taxis and e-hailing insurance
- medical insurance for pets
- construction guarantees
- agreed value motor insurance
- PI excess waiver
- medical gap cover
- heavy commercial vehicles and value added products
- motorcycle insurance
- marine insurance.





Specialists in engineering, plant
and contractors all risks

FSP License Number 20816

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Specialists in adventure lifestyle, fleets
and group personal accident cover

FSP License Number 39547

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Specialists in medical insurance for pets

FSP License Number 44387

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Specialists in excess waiver for PI cover

FSP License Number 36515

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IVP
INCEPTION VALUE POLICY

Specialists in preserving motor value

FSP License Number 15491

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**CONSTRUCTION
GUARANTEES**

Specialists in construction
guarantee products

FSP License Number 15491

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Specialists in taxi and e-hailing insurance

FSP License Number 39312

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Specialists in medical gap cover

FSP License Number 45594

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Specialists in heavy commercial vehicles

FSP License Number 46264

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A DIVISION OF RENASA INSURANCE
COMPANY LIMITED

Specialists in marine insurance

FSP License Number 15491

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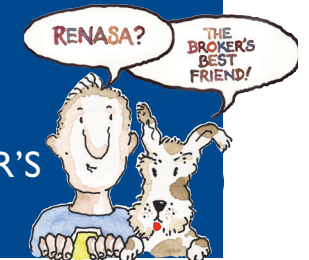


Specialists in motorcycle insurance

FSP License Number 36841

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OUR QUALITY UMAs.
ANOTHER
REASON
WHY RENASA
IS THE BROKER'S
BEST FRIEND.





Specialists in engineering, plant and contractors all risks



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

FDM Engineering Underwriters Proprietary Limited Contact Details:
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FDM ENGINEERING UNDERWRITERS PROPRIETARY LIMITED

FDM Engineering Underwriters Proprietary Limited ("FDM") is a UMA which underwrites engineering and contractors all risks on behalf of Renasa. Underwriting on behalf of Renasa, FDM provides large company purchasing power and attendant price competitive business while delivering exceptional service.

FDM's Principal, Fergus McNamara, is an experienced engineering underwriter

Fergus has more than 22 years of engineering underwriting and broking experience, the last 10 of which have been in the management and control of FDM which has grown profitably over that period in association with Renasa. Fergus has various marketing qualifications, and attained his licentiate in the IISA in 1998.

FDM has a comprehensive staff complement dedicated to the seamless support of the brokers they serve

FDM has a complement of 12 staff members with a combined experience of more than 50 years in the insurance industry, ranging from specialist underwriting and claims to accounting and administration.

FDM offers all traditional engineering and contractors all risks covers

Being a specialist engineering UMA, FDM offers all traditional engineering and contractors all risks covers including, but not limited to, Machinery Breakdown and Loss of Profits resulting therefrom, Dismantling, Transit and Erection, Works Damage, Computer and Electronic Equipment and Plant All Risks.

FDM is committed to outstanding service

FDM is very much a client centric business which prides itself on issuing policies within 24 hours of receiving closings, and this is backed up by an efficient and rapid claims handling procedure. The staff are competent and friendly and the UMA makes use of the latest systems and technology.

FDM has consistently performed well

The UMA, which is owned 100% by Fergus, has consistently provided underwriting profits for underwriters.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in adventure lifestyle, fleets
and group personal accident cover



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

Cross Country Insurance Consultants Proprietary Limited Contact Details:
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CROSS COUNTRY INSURANCE CONSULTANTS PROPRIETARY LIMITED

Cross Country Insurance Consultants Proprietary Limited ("Cross Country") is a UMA which underwrites every sphere of its policyholders' adventure lifestyle on behalf of Renasa.

Cross Country has been the premier 4x4 and adventure lifestyle insurance brand in South Africa for the last 20 years

It has created a bespoke product that covers 4x4s, 4x2s, off and on road bikes, recreational marine and field and stream risks to complement the lifestyle of the sailor; hunter; photographer; fisherman and outdoor enthusiast.

Cross Country is led by Ian Georgeson an experienced underwriter of 4x4 and adventure risks

Ian Georgeson, Cross Country's CEO, is the product of a 60 year family history in insurance and has the niche. Cross Country operates from a central head office in Johannesburg and is supported by a national branch network with a countrywide presence.

Cross Country's appointment as a UMA of Renasa brings to it Renasa's innovative product lineup

The newest product offerings to join the innovative Cross Country line-up include Motor Securities and Assets Policy, Motor Fleets up to 8 tonne vehicles, Group Personal Accident plus Stated Benefit Facility.

Cross Country offers more than just insurance

It is passionate about what it does and its offering is much more than just insurance. The following Value Added Services include 24/7 Medical Assistance and repatriation; easy access to assistance with the Cross Country Mobile App; access to the All Terrain Social Media Platform – all of which meet the needs of the discerning policyholder. Cross Country understands the importance of assisting brokers in providing the right cover for their clients and in understanding fully their needs at the claims stage.

Ethics and a "client-first" ethos run deep in Cross Country and are reflected in its approachable team.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in medical insurance for pets



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

Pet Underwriting Managing Agency Proprietary Limited (Puma) Contact Details:
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PET UNDERWRITING MANAGING AGENCY PROPRIETARY LIMITED

Pet Underwriting Managing Agency (Puma) underwrites pet insurance on behalf of Renasa Insurance Company Limited. Puma was established to provide health care for pets and adopts a friendly, approachable and caring culture in all interactions, whether such interactions are toward Intermediaries, their clients or their pets. Puma is managed by an experienced team that blends insurance, health care and pet underwriting expertise into one company. All their products, currently there are 5, are underpinned by sleek claims processes and simple conditions that avoid small print and ambiguities. With over 11 million domestic pets in South Africa and only an estimated 40 000 of these insured, the pet insurance market is full of potential. This means an unsaturated insurance market with plenty of room for growth.

Who is Puma

- Established in 2012
- Specialist underwriter who provides comprehensive Short-Term Insurance for veterinary costs relating to household pets [cats, dogs and horses].
- Currently cover approximately 24 500 pet lives [as at April 2019]
- Self-administered and all functions are performed in house (underwriting, claims and premium collection)
- Register over 3600 claims per month [as at April 2019]
- Pay approximately R 4.5 million (growing) in claims every month [as at April 2019]

Senior Management: Mark Clark: Managing Director, Chanelle Williams: Operations Director and Jana Viljoen: General Manager. As a team Puma apply their own unique brand of logic, passion and experience toward pet health care and are pragmatic in all their interactions.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in excess waiver for PI cover



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

IBG Underwriting Managers Proprietary Limited Contact Details:
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IBG UNDERWRITING MANAGERS PROPRIETARY LIMITED

IBG Underwriting Managers Proprietary Limited ("IBG") is an Underwriting Management Agency of Renasa. IBG has, on behalf of Renasa, developed the ProfSave excess waiver product for PI Cover.

ProfSave is appropriate for any professional including lawyers, doctors, architects and FSPs. This policy works on a "trigger" basis so that, provided the underlying PI policy responds to a claim, IBG will pay the excess as stated on the IBG schedule (which would have been selected at inception) and no inner excess will apply. Should the claim fall within the excess of the underlying PI policy, IBG will consider the claim provided there is a ruling from any statutory Ombud or any competent Civil Court within the Republic of South Africa, and subject to the claim not exceeding the amount stated on the schedule.

Conditions of the ProfSave policy include:

- Legal fees are excluded in respect of any claim within the excess.
- An inner excess of 15% will apply in respect of any claim admitted by IBG that falls within the excess of the underlying policy.
- PI Policy premiums are generally based on the Sum Insured and commission or fee income; IBG's rates are not income rated, however, but are based purely on Sum Insured bands.
- The Minimum limit of indemnity is based on an excess of R10 000 and IBG provides cover up to a maximum of R350 000.

Rates are calculated on a per representative basis and cover is provided for individuals (up to 20 representatives) and groups (more than 20 representatives).

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





IVP INCEPTION VALUE POLICY

Specialists in preserving motor value



A DIVISION OF RENASA INSURANCE COMPANY LIMITED

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RENASA INSURANCE COMPANY LIMITED

IVP DIVISION

INCEPTION VALUE POLICY

Renasa's IVP division underwrites motor policies which insure a vehicle against depreciation in the event that it is stolen or written off, and automatically includes credit shortfall (free of charge) for financed vehicles. The IVP Division was established in 2010. Based in Johannesburg, the division provides a countrywide service.

Renasa's IVP Division is managed by Austin Mpandawana

Renasa's IVP Policy insures vehicle value depreciation and has several other benefits for policyholders

The IVP Policy:

- pays the difference between retail value at inception and retail value at date of loss;
- automatically includes credit shortfall cover for finance of vehicles;
- is available on financed and non-financed vehicles;
- is available on any age of vehicle;
- represents an increasing benefit as the vehicle depreciates;
- represents highly economical cover;
- is available as additional cover to comprehensive policies issued by other South African insurers;
- will respond if the underlying comprehensive policy responds.

Renasa's IVP Policy also has benefits for intermediaries

Benefits for intermediaries include:

- IVP encourages retention as the benefits increase over time;
- Premiums are determined by a dynamic rating engine already integrated to all major policy administration systems;
- IVP represents an attractive cross selling opportunity.

A DIVISION OF RENASA INSURANCE COMPANY LIMITED





CONSTRUCTION GUARANTEES

Specialists in construction products



A DIVISION OF RENASA INSURANCE COMPANY LIMITED

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RENASA INSURANCE COMPANY LIMITED PERFORMANCE GUARANTEES DIVISION

The Construction Guarantee Division was established in 2004. Based in Durban, the division caters countrywide for numerous building and other contractors including the freight forwarding industry. Renasa's Guarantee Division is managed by Razia Khan, an experienced underwriter. This division is overseen by Renasa's KwaZulu-Natal Regional Manager; has overseen the division since its inception. Renasa's Guarantee Division is supported by capable staff.

Our able and qualified staff who focus on service delivery.

Renasa's Guarantees have performed consistently well

Renasa's Guarantees Division has operated profitably since its establishment and enjoys overwhelming support from reinsurers enabling the writing of most guarantee risks in Renasa's target market.

Renasa offers a comprehensive suite of Guarantee Products

Renasa offers Performance, Retention, Advance payment and Bid Bonds or Guarantees to the construction industry and also Customs Bonds to the freight forwarding market. These guarantees enable Renasa's clients to improve their cash flow and provide the necessary documents required to meet tender and other requirements. With the support of its treaty arrangements, Renasa is now able to offer capacity up to R50 million to select clients.

Renasa's Guarantees are widely accepted in the market

Renasa's A- rating has made its bonds and guarantees accepted by most Employers including municipalities, corporate building contractors and the South African Revenue Services (Customs Bonds).

Renasa's Guarantee Division focuses on quick turnaround service

Renasa focuses on providing excellent service. By pre-agreeing client facilities and putting in place the requisite documentation, Renasa is able to offer "same day" service when necessary and a 48 hour turnaround time generally if all the necessary information is at hand.

Renasa promotes ongoing sustained personal relationships.

A DIVISION OF RENASA INSURANCE COMPANY LIMITED





Specialists in taxi and e-hailing insurance



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

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RENASA TAXI UNDERWRITING MANAGERS PROPRIETARY LIMITED

Rena Taxi Underwriters Proprietary Limited ("RTU") is an Underwriting Management Agency which underwrites on behalf of Renasa.

The company was established in 2008 to specialise in the insurance of minibus taxis in South Africa. The product offering has been recently expanded to include the insurance of e-hailing vehicles.

It operates in close association with Renasa

RTU's focus and web-based systems provide efficient delivery.

The taxi and e-hailing industry in South Africa is both complex and demanding, so its combination of innovative covers and excellent service backed by a web-based management system offers brokers specialising in this niche area an excellent product supported by outstanding systems and efficient delivery.

It offers innovative covers

Being totally dedicated to the taxi and e-hailing industry, It offers some truly unique products including personal accident and passenger liability covers (up to a pre-determined limit), a no-claims cash rebate, loss of income cover, accident roadside assistance and several others.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in medical gap cover



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

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Andre Kerdachi • Principal • E-mail: info@linksave.co.za
www.linksave.co.za
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LINKSAVE PROPRIETARY LIMITED

Linksave Proprietary Limited ("Linksave") is a UMA that offers medical gap cover on behalf of Renasa.

Medical gap cover has existed, in various forms, for approximately 14 years and the Linksave team are amongst the pioneers of this insurance with many having been involved from the outset.

The Team

Linksave prides itself on providing service excellence and has spared no expense in securing the very best staff in the industry. The Linksave team is led by:

- Anton Nieuwoudt, the original founder and ex-CEO of an industry leader in medical aid gap cover, who brings his 30 years of invaluable industry experience to the Linksave operation; and
- Andre Kerdachi, an accountant and experienced insurance administrator and risk solutions provider, who oversees the sales and administration of Linksave.

The Products

The Linksave product offerings are priced to remain sustainable yet competitive and offer the traditional areas of medical aid shortfall, namely: Tariff Gap, Co-payments, Sub-Limit Cover and Oncology Cover. In addition to this, Linksave offers a number of unique benefits placing it in a class of its own.

For more information on the products offered by Linksave please do not hesitate to contact the company directly or alternatively to visit its website.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in heavy commercial vehicles



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

VAPS HCV Proprietary Limited Contact Details:
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Abrie Olivier • Principle • E-mail: abrie@vapsinsurance.co.za
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VAPS INSURANCE UNDERWRITERS PROPRIETARY LIMITED

VAPS is an innovative niche Insurance Underwriter, specializing in Heavy Commercial Vehicle (HCV) Insurance and other Value-Added Insurance products.

VAPS provides innovative HCV and related VAPS Insurance products for distribution through Insurance brokers and they insure all types of commercial vehicles and trucks including transporters.

Types of transporters they insure:

- Long & Short haul Transporters
- Passenger Transporters (Excluding taxis and Uber vehicles)
- Sand & Stone Transporters
- Agri Transporters (Part-time transport contractors)
- Commercial clients transporting their own goods.

Unique features of their UMA include:

- Their ability to administer the HCV claims processes quickly and effectively by:
- Managing accidents through their specialist 24/7 Accident assist control room
- Immediate appointment of specialist assessors, accident reconstruction experts (KVTR), Fire investigators and Private investigators (Danie Day)
- Senior HCV & Commercial motor claim technicians assisting brokers with claims
- Availability of HCV specialist emergency roadside assistance – 24 hours a day, 7 days a week through our VAPS Accident assist control room.

For more information please contact Abrie Olivier or Peet Victor on 012 942 4536.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in marine insurance



A DIVISION OF RENASA INSURANCE COMPANY LIMITED

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AQUA MARINE AGENCY

A new a Division of Renasa Insurance Company Limited is set to change the face of Marine Insurance in South Africa.

At the helm of Aqua Marine is Carmen Pasqualle whose 21 years in the Short Term Industry, (twelve of which have been spent in the marine market, trained by some of the best pioneers of the industry), makes her the ideal person to deliver her very personal brand of Marine Insurance to the industry.

Our Services

- **Online real-time quoting**
With full online and digital presence, it is at your fingertips 24/7, no matter where you are in the world.
- **Easy to Customize**
Whether you are looking for a traditional Marine product, or specialised watercraft insurance, it has got you covered.
- **Technical Expertise**
This division promises new ideas, new concepts and a breath of fresh air into the SA Marine market. This is the first Marine Division to provide accredited Marine training facilitation online via the IISA.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





Specialists in motorcycle insurance



AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED

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ADMINISTRATION PLUS PROPRIETARY LIMITED

Guardian Angel Motorcycle Insurance

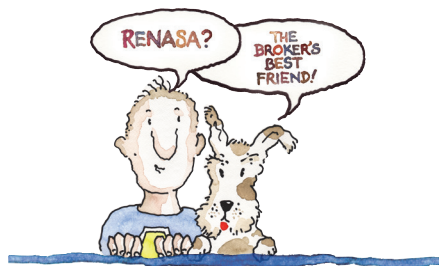
Admin Plus pride themselves in being innovative. A great deal of their success has come from identifying an opportunity and creating a product that appropriately responds to such an opportunity. They have now included motorcycle insurance with their product, Guardian Angel Motorcycle Insurance. Their passionate team is excited to bring a new first class policy to the biker market in South Africa.

Their innovation has resulted in a revolutionary online quoting system which allows their brokers to provide real time quotes and immediately sign up clients online with the policy becoming effective immediately. This translates into a highly efficient system in which quoting to potential clients becomes instant with no fuss, no frills - the way it should be. This facility is a first in the SA market and provides an efficient streamline process which creates a positive portrayal for all parties involved.

They have collaborated with Renasa Insurance Company Limited and this product fits nicely with their approach to niche markets.

AN UNDERWRITING MANAGER OF RENASA INSURANCE COMPANY LIMITED





RENASA
INSURANCE COMPANY LIMITED

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