



INSURANCE BROKERS

# INSURANCE FOR PROFESSIONALS

EXCELLENT PROFESSIONAL VALUE ADDED SERVICE

## ABOUT US :

Our team is dedicated to arranging coverage for a range of specialty insurances listed below, tailoring the optimal solution to precisely fit your needs, which includes the below:

### PROFESSIONAL INDEMNITY

Professional indemnity insurance is a crucial safety net for professionals across various industries. Designed to protect against claims of negligence or inadequate work, it ensures peace of mind and financial security in the face of unforeseen challenges.

### CIVIL LIABILITY AND CRIME

This combination provides comprehensive protection for financial institutions against employee dishonesty, electronic and computer crime and civil liability and associated legal costs.

### CYBER RISK/ LIABILITY

Given the increasing threat of cyber-attacks, companies need insurance coverage for losses due to data breaches cyber extortion, and other cyber-related incidents.

### DIRECTORS AND OFFICERS LIABILITY

Provides coverage for the personal liability of directors and officers of the company in case they are sued for alleged wrongful acts in their capacity as directors or officers.

### ENVIRONMENTAL LIABILITY

If the company owns or operates properties that could pose environmental risks, such as contamination or pollution, environmental liability insurance can provide coverage for cleanup costs and liability claims.

### EMPLOYMENT PRACTICES LIABILITY

This insurance protects the company against claims made by employees alleging wrongful employment practices, such as discrimination.

### PENSION FUND TRUSTEES LIABILITY

Pension Trustee Liability insurance provides cover where a claim is brought alleging a wrongful act in areas such as breaches of trust, breaches of duty, breaches of statutory provision, negligence, errors and omissions, miss-statements, and misleading statements, and maladministration or any other wrongful act committed or allegedly committed in relation to a Pension Scheme.

### PUBLIC/PRODUCTS LIABILITY

Protects the institution/company against claims of negligence or wrong doing that result in bodily injury or property damage to third parties.

## INSURERS

We maintain strong partnerships with our chosen insurers, who possess the necessary expertise and extensive experience in managing these particular risks.

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GIB Insurance Brokers (Pty) Ltd is an authorised financial services provider no. 10406