



GIB GROUP PROFILE



GIB

HOLDINGS (PTY) LTD

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A SHORT HISTORY OF THE GIB GROUP



GIB GROUP SA'S LARGEST INDEPENDENT INSURANCE BROKER

The GIB Group was founded in 1982 and has grown to be one of South Africa's Leading Corporate Insurance Broking Houses. Our Head Office is based in Johannesburg with an International Network Structure in over 200 Countries, developed to satisfy our Clients' Global needs. GIB Africa Alliance has representation in over 40 Countries. GIB has a flexible and creative approach and has assumed the commitment to provide innovative solutions to our Client's Insurance and Risk Financing needs.

- ▽ GIB is one of the highest ranked Insurance Brokers in South Africa
- ▽ R250 million Professional Indemnity Insurance
- ▽ We have a Level 1 B-BBEE rating and a B-BBEE procurement recognition level of 135%
- ▽ Lephatsi Financial Services and Meadowood Investments are together 38% Shareholders of GIB Holdings

GIB GROUP'S GLOBAL NETWORK



GLOBAL NETWORKS AND LLOYDS TRIBUNALISATION

The GIB Group recognises that Insurance, Risk Financing, Risk Management, Re-insurance and other forms of Risk Transfer are global by nature and therefore, to be effective in the financial segment, a global network is an imperative.

Global Networks of respected Partners are a supportive web of Insurance knowledge, advice and assistance.

Wherever Clients have Assets at Risk, global hands-on advice and services are available from local Partners familiar with the regulatory environment and customs of each country.

Lloyds, an approved local Insurer, is the World's largest Insurance Corporation and is viewed as the hub of the Insurance Industry. Lloyds only deals with Lloyds Tribunalised Brokers which is a status that can only be achieved given certain financial, quality and integrity criteria. The GIB Group has enjoyed this status since 1986.

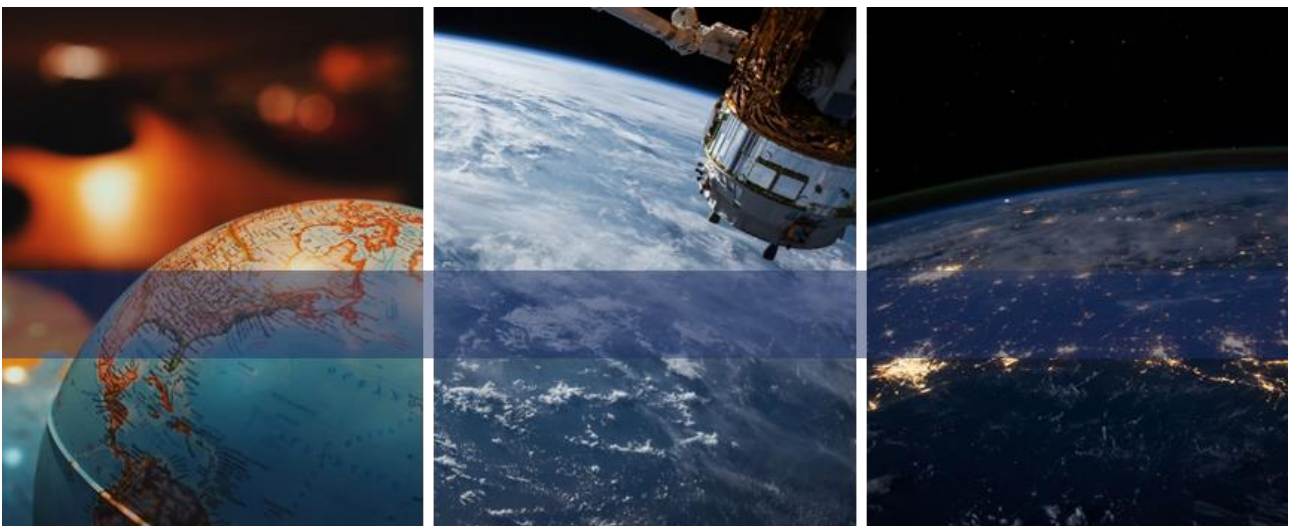
GLOBAL NETWORKS



unisonBrokers®



GLOBAL ALLIANCES



GIB AFRICA ALLIANCE

The GIB Africa Alliance was formed in September 2013 to cater for the growing need to support the placement of business into and from the African Continent.

The GIB Africa Alliance is a formal Network of Associates throughout Africa enabling the placement and servicing of risks in Africa by Leading Independent Retail Brokers on the ground.

The GIB Africa Alliance ensures that local knowledge and expertise is utilised ensuring all local requirements are complied with thus affording clients protection of local interests as well as peace of mind.

We are able to facilitate your Insurance needs in most African Countries – please contact us for further details.

E-mail: GIBAfrica@gib.co.za

COUNTRIES





WE ARE A WHOLLY OWNED SOUTH AFRICAN COMPANY

Our focus is on fast, effective and professional services by empowered management.



WE LISTEN TO OUR CLIENTS

Client service begins with an in depth understanding of each individual client's needs and objectives, whether the client is a company or an individual. Adding value is our objective for every client.



WE PROVIDE UNIQUE SOLUTIONS

We are large enough to provide the best technical skills but small, flexible and nimble enough to provide unique solutions for each client.



WE EMPLOY ONLY THE BEST

Our staff are amongst the best in their fields, enthusiastic, energetic, and committed, with a wide variety of professional skills to benefit our clients.



WE BUILD LONG TERM RELATIONSHIPS

We pride ourselves on the longstanding relationships we have forged with our clients, insurers and reinsurers. In every relationship we act with honesty and integrity.



WE ENCOURAGE INNOVATION

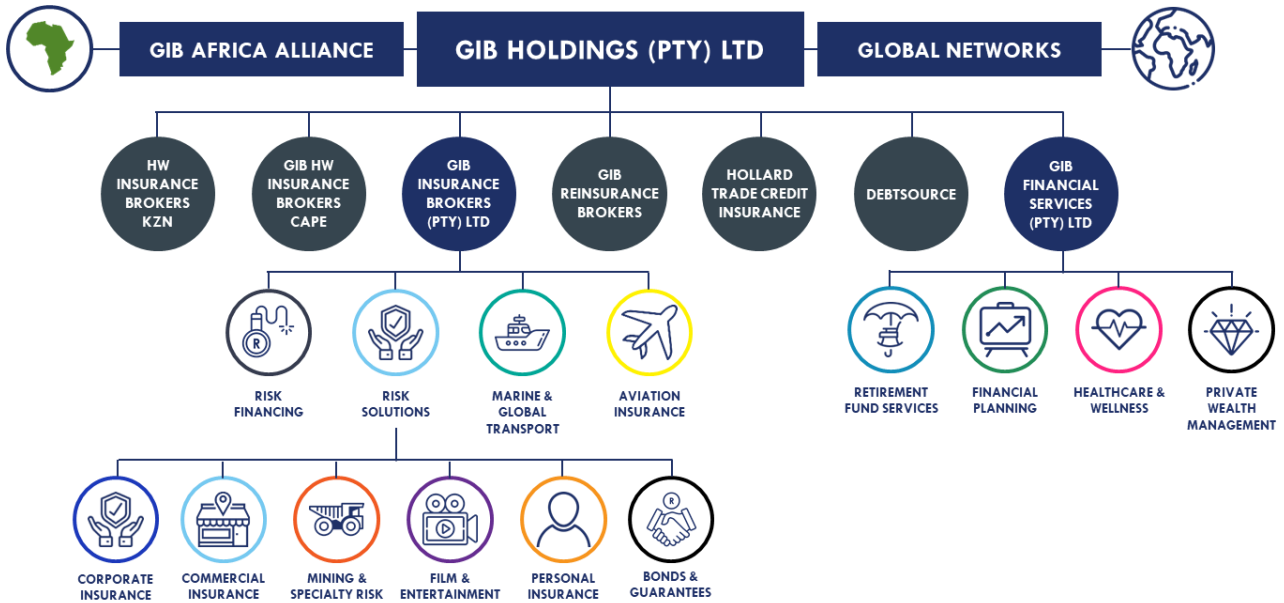
We are not afraid of change that moves us out of our comfort zones.



WE ARE COMMITTED TO GROWTH

For the long-term benefit of our clients, our people and our shareholders.

GIB GROUP STRUCTURE



GIB INSURANCE BROKERS

Risk Management, Transfer and Financing for all Corporate and Commercial Clients.

HW INSURANCE BROKERS (PTY) LTD – DURBAN

Insurance Solutions for Corporate and Commercial Clients in Kwa-Zulu Natal.

GIB – HW BROKERS (PTY) LTD – CAPE TOWN

Insurance Solutions for Corporate and Commercial Clients in the Western Cape.

DEBTSOURCE

A Specialist in Credit Management and Credit Insurance.

GIB RISK SOLUTIONS

Insurance and Risk Financing for Corporate Clients.

GIB RISK FINANCING

Assessment of Risk and the provision of cost effective Risk Finance Guidance.

GIB REINSURANCE BROKERS

Local and International Reinsurance Broking for Corporate Clients and Insurers.

GIB AVIATION INSURANCE

Worldwide Insurance Solutions for Airlines, Aircraft Operators, Financiers and Individual Owners.

GIB MARINE AND GLOBAL TRANSPORT INSURANCE

Risk Transfer solutions for all Marine Insurance, including Hull, Cargo, Liability and Political Risks.

GIB MINING, CONSTRUCTION AND OTHER SPECIALIST RISK

Tailor-made Risk Management Solutions supported by Broad Form Insurance Programmes.

GIB FINANCIAL SERVICES

Financial Planning, Wealth Management, Healthcare and Wellness, Retirement Fund Administration.

GIB RETIREMENT FUND SERVICES

Retirement Fund Specialists and Fund Administrators

GIB FINANCIAL PLANNING

Financial Planning for Individual and Business

GIB HEALTHCARE AND WELLNESS CONSULTANTS

Medical Aid & Employee Wellness Consultancy

GIB PRIVATE WEALTH MANAGEMENT

Specialist Asset Management and Private Wealth Division

GIB PERSONAL INSURANCE

Affordable Personal Insurance supported by highly trained staff.

GIB FILM AND ENTERTAINMENT INSURANCE

A Specialist Film and Entertainment Insurance Division.

GIB AFRICA ALLIANCE

A Network of a number of Independent Broking Houses throughout Africa.

GLOBAL NETWORKS

Assurex Global, WBN, Unison, Funk Gruppe, Verspieren, AJ Gallagher, Jiang Tai.

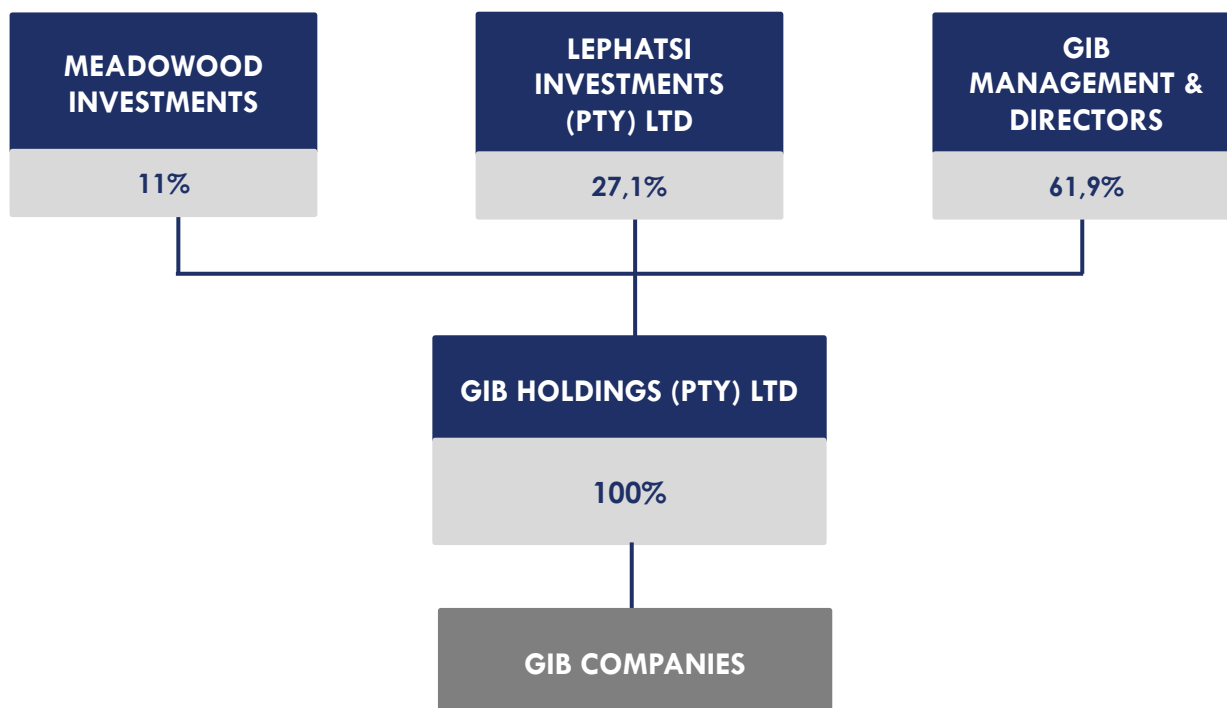
HOLLARD TRADE CREDIT INSURANCE

Domestic Trade Credit Insurance Underwriter

GIB SHAREHOLDERS AND DIRECTORS

SHAREHOLDING

GIB Holdings (Pty) Ltd is 61,9% held by Directors and Management and 38,1% held by Lephatsi Investments (Pty) Ltd and Meadowood Investments (Pty) Ltd, two Black Owned Companies.



DIRECTORS

Connie Mashaba	Chairperson
Dennis Gamsy	Deputy Chairman
Dudley Sanders	Group Managing Director
Nic Frangos	Director
Roshni Keshav	Director
Akhter Deshmuckh	Director
Mmathebe Moja	Director
Glenn Gamsy	Director

FAIS DISCLOSURES

GIB Insurance Brokers (Pty) Ltd FAIS Disclosure available on our website

GIB Financial Services (Pty) Ltd FAIS Disclosure available on our website



AVIATION INSURANCE

GIB Aviation works proactively with clients on a worldwide basis, providing tailored solutions to meet their specific requirements across a range of complimentary products.

We arrange insurance and reinsurance for General Aviation, Airline and Airport Owners, Operators, Maintenance Facilities, Manufacturers and Financiers with leading Local and International Markets.

We pride ourselves on developing intimate relationships with our clients, from the selection of appropriate covers to negotiating effective claims settlements.

OUR SERVICES

- ❖ Claims handling and Negotiations
- ❖ Excess Buy Down
- ❖ Contractual Advice
- ❖ Insurer Security
- ❖ Reinsurance
- ❖ Tailored Insurance Program
- ❖ Liability Covers
- ❖ Advice on Domestic Legislations

OUR PRODUCTS

- ❖ Hull All Risks
- ❖ Third Party Liability
- ❖ Spares
- ❖ Loss of License
- ❖ Loss of Use
- ❖ Unmanned Aerial Systems
- ❖ Hangar Keepers Liability
- ❖ Airports Liability
- ❖ Non-Owned Aircraft Liability
- ❖ Hull War Damage
- ❖ Malicious Damage
- ❖ Deductible Cover
- ❖ Passenger Liability
- ❖ Hull Deductible
- ❖ Premises Liability
- ❖ Products Liability
- ❖ Personal Accident
- ❖ Contingency Aviation Insurance



CORPORATE INSURANCE

GIB Corporate insurance conducts detailed risk assessments for our corporate clients. It thereafter implements structured solutions to ensure enterprisers are correctly covered as we understand that the bigger the company, the bigger the risks it faces – and the more specialised its insurance needs are.

The geographical scope extends into Africa, providing companies with tailored and appropriate cover, along with access through our Network partners globally.

| OUR SERVICES

- ▼ Design and Place Tailored Short-Term Insurance Portfolios
- ▼ Alternative Risk Transfer
- ▼ Claims and Recovery Management
- ▼ Risk Finance Structures and Alternatives
- ▼ Risk Analysis and Quantification
- ▼ Claims Training
- ▼ Contract Analysis and Interpretation
- ▼ Risk and Insurance Audits
- ▼ Risk Management Services
- ▼ Historical Risk Assessments
- ▼ Loss Simulation Exercises

| TAILORED CORPORATE SOLUTIONS AND NICHE PRODUCTS

- ▼ Assets
- ▼ Business Interruption
- ▼ Commercial Crime
- ▼ Motor Fleets
- ▼ Broadform Liability
- ▼ Directors and Officers Liability
- ▼ Professional Indemnity
- ▼ Products Liability Incl. Guarantees and Recall
- ▼ Cyber Crime Liability
- ▼ Environmental Impairment Liability
- ▼ Personal Accident
- ▼ Travel
- ▼ Kidnap and Ransom
- ▼ Employment Practices Liability



COMMERCIAL AND INDUSTRIAL INSURANCE

GIB Commercial and Industrial provides personalised services combined with quick response times 24/7. Our management and employees have wide experience, not only regarding the various Insurance requirements of clients, but also in-depth knowledge of how our clients operate and of the Insurance Markets available both locally and internationally. This, combined with extensive experience in negotiating the best possible terms, enables GIB to meet the Insurance needs of clients.

OUR SERVICES

- ✔ Appropriate Cover with Full Market Assessment
- ✔ Claims Management Services
- ✔ Claims Negotiations and Recoveries
- ✔ Short Term Insurance Portfolio Structuring
- ✔ Premium Finance
- ✔ Roadside and Other Assistance
- ✔ Contract Analysis and Interpretation

OUR PRODUCTS

- ✔ Assets
- ✔ Business Interruption
- ✔ Commercial Crime
- ✔ Motor Fleets
- ✔ Broad Form Liability
- ✔ Directors and Officers Liability
- ✔ Professional Indemnity
- ✔ Products Liability Incl. Guarantees and Recall
- ✔ Cyber Crime Liability
- ✔ Environmental Impairment Liability
- ✔ Personal Accident
- ✔ Travel
- ✔ Kidnap and Ransom
- ✔ Employment Practices Liability

CREDIT AND POLITICAL RISK

Debtsource is a specialist credit management company that provides complete solutions for any business that extends credit to its customers. The benefits to clients are less risk, more profit, time saved, and most importantly - improved cash flow. Debtsource has extensive credit management experience in the areas of trade credit, consumer credit, credit information, credit insurance and information systems. Debtsource provides a full range of credit management services.

Credit Management is a value chain. It is the result of all of the elements of the credit management process working together in harmony to provide the perfect benefit. Typically companies turn to credit information, credit insurance, debt collectors or debtor financing when they struggle with credit risk, but quickly find that these are only elements of a solution. Debtsource is unique as it provides all the elements that constitute a coherent credit management solution.

SERVICES OFFERED





FILM AND ENTERTAINMENT INSURANCE

GIB Film and Entertainment specialises in designing insurance solutions that are responsive to the emerging needs and requirements of filmmakers, producers, broadcasters, entertainers and anyone, anywhere engaged in the business of professional entertainment. Our clients benefit from timely risk transfer solutions, generous cost and coverage improvements and the highest standards of practices in our influential relationships with underwriters around the world.

FILM PRODUCERS INDEMNITY

Film and Commercial Producers Indemnity encompasses all the important elements and risks faced by film producers, freeing them to focus on their core business, safe in the knowledge that their risks are covered.

- | | |
|---|----------------------------------|
| ❖ Nominated Key Cast and Crew | ❖ Money |
| ❖ Negative Film, Digital Media and Tape | ❖ Public Liability |
| ❖ Props, Sets and Wardrobes | ❖ Employer's Liability |
| ❖ Hired-in Equipment | ❖ Personal Accident |
| ❖ Extra Expense | ❖ Motor Vehicles |
| ❖ Third Party Property Damage | ❖ Animal Mortality |
| ❖ Office Contents - Film Producers | ❖ Non- Appearance of Cast / Crew |

EVENT LIABILITY AND/OR CANCELLATION

Event Liability will cover damages for which the event organiser becomes legally liable to pay to third parties following death or bodily injury or illness of any Third Party. The cover also extends to provide cover for loss or damage to their property. Legislation highlights the need for proper Liability cover for event organisers.

- | | |
|----------------------------------|--|
| ❖ Public Liability | ❖ Temporary Construction |
| ❖ Employers Liability | ❖ Food and Drink |
| ❖ Emergency Medical Expenses | ❖ Sub-Contractors |
| ❖ Spread of Fire | ❖ Damage to venue (<i>including pitch and field</i>) |
| ❖ Legal Defence | ❖ Participants |
| ❖ Wrongful Arrest and Defamation | ❖ Losses arising from the cancellation of the event |

PRIZE INDEMNITY

- | | |
|-----------------------------------|----------------------------------|
| ❖ Hole-in-one / Winning by chance | ❖ Soccer/Rugby goal contests |
| ❖ Incentive Bonus | ❖ Fishing Competition |
| ❖ Performance bonus covers | ❖ Product Placements |
| ❖ Safe combination contests | ❖ Casino / Gambling Competitions |



HEALTHCARE AND WELLNESS CONSULTANTS

GIB's Health and Wellness division is a market leader in the Medical Scheme consulting industry and prides itself on the holistic provision of healthcare and wellness service to its clients. GIB customises healthcare and wellness packages for clients' unique profiles and needs. Our offering encompasses employee wellbeing, both physically and mentally.

OUR SERVICES

- Design and implementation of tailored solutions
- Ongoing monitoring of the healthcare sector
- Medical Scheme and Benefit Analysis
- Ongoing support and query resolution
- Coordinating process of changing medical schemes
- Employee consulting, training and education
- Assistance from application to activation

OUR WELLNESS OFFERINGS

- GIB Family Assistance Benefit
- Employee Assistance Programmes
- HIV/Aids Management Programme
- Wellness Calendar and Events
- Executive Wellness

OUR OTHER OFFERINGS

- Primary Care Solutions
- Gap Cover
- Medical Travel Insurance
- International Health Insurance and Evacuation
- Medical Aid Retirement Pre-Funding



MARINE AND GLOBAL TRANSPORT INSURANCE

GIB Marine and Global Transport offer a range of insurance products both locally and offshore. Our approach is underpinned by our outstanding service ethos that focuses on performance, stability, longevity, and consistency. Featuring bespoke enhanced protection, our Marine and Global Transport solution provides end-to-end cover across a variety of risks from the world's most trusted markets.

OUR SERVICES

- ❖ Claims Management
- ❖ Cell Captives & Contingency Programmes
- ❖ Risk Mitigation
- ❖ 3rd Party Recovery Assistance
- ❖ Supplier Contract Analysis and Interpretation
- ❖ Specialist Poultry Cover
- ❖ Risk Financing Structures
- ❖ Insurance Portfolio Structuring

OUR PRODUCTS

- ❖ Stock Throughput Insurance
- ❖ Cargo Insurance
- ❖ Goods in Transit Insurance
- ❖ Freight Forwarders Insurance
- ❖ Pleasure Craft / Hull Insurance
- ❖ Marine Advance Loss of Profits Insurance
- ❖ Delay in Production Insurance
- ❖ Protection and Indemnity
- ❖ Pollution
- ❖ Difference in Conditions
- ❖ Warehouseman's Liability
- ❖ Marine Liability
- ❖ Charterers Liability
- ❖ Carriers Liability
- ❖ Ship repairers / Port Liability
- ❖ Agricultural Insurance
- ❖ Voyage / Tow Risks
- ❖ Piracy, Kidnap & Ransom



MINING, CONSTRUCTION AND OTHER SPECIALIST RISKS

GIB's Mining, Construction and Engineering team of experts understands the risks and challenges of the mining, mineral processing and construction industries.

GIB's team of qualified Insurance Brokers have in depth knowledge of these Industries and have designed specific products to meet all possible requirements. Tailor-made Risk Management Programmes supported by Broadform seamless Insurance cover ensure total and cost effective protection for our clients.

OUR SERVICES

- Contractual Advice
- Claims Handling
- Claims Negotiations
- Risk Management
- Tailored Insurance Programmes
- Post Loss Surveys

OUR PRODUCTS

- Assets and Business Interruption
- Building Protection Insurance
- Civil Engineering Project Insurance Guarantees
- Machinery Breakdown Advanced Loss of Profits
- Project Delivery
- Broadform Liability
- Errors and Omissions
- Personal Accident
- Guarantees
- Professional Indemnity
- Defective Workmanship and Products Liability
- Open Cast, Surface and Underground Mining
- Plant and Machinery
- Renewable Energy Projects
- Environmental Rehabilitation
- Latent Defects
- Confiscation, Expropriation, & Nationalisation



RETIREMENT FUND SERVICES

GIB is a leading provider of Retirement Fund Services, focused on delivering tailored products and solutions centred on clients' specific needs.

We pride ourselves on offering and maintaining exceptional standards of service. We constantly strive to innovate. It is our proven ability to deliver which sets us apart from our competitors.

Our commitment to our clients is to administer their retirement funds accurately and efficiently whilst ensuring low costs, thus boosting their savings towards their retirement. We further commit to objectively select and manage asset manager allocations on our clients' behalf so as to maximise investment returns within an appropriate level of risk.

OUR SERVICES

- ▼ Stand Alone Fund Administration
- ▼ Umbrella Fund Administration
- ▼ Fund Consulting and Actuarial Services
- ▼ Regulation 28 Asset Consulting
- ▼ Trustee Training
- ▼ Member Engagement
- ▼ Management of Insured Benefits
- ▼ Employee Benefits Consulting
- ▼ Death Claims Investigations
- ▼ Management of Sub-Committees
- ▼ Management of Unclaimed Benefits and Member Tracing
- ▼ Member Investment Choice and Life Stage Investing
- ▼ Open Architecture Administration

OUR PRODUCTS

- ▼ Destiny Living Annuity
- ▼ Destiny Umbrella Funds
- ▼ Destiny Retirement Annuity Funds
- ▼ Destiny Preservation Funds
- ▼ GIB Lifestage Investment Portfolio
- ▼ Unclaimed Benefits Funds



RISK FINANCING

GIB Risk Finance provides tailored insurance, reinsurance and other non-traditional risk transfer and risk finance solutions. We use insurance techniques to create innovative risk finance structures for a wide range of corporate clients.

Alternative risk financing strategies result in more efficient and stable risk management programmes while improved loss control efforts resulting in reduce loss frequency.

OUR SERVICES

- Administration of Alternative Risk Financing Programmes
- Risk Management
- Risk Retention Capabilities
- Portfolio Transfers
- Claims Management
- Claims Administration
- Loss Simulation Exercise
- Structured Reinsurance Programmes

OUR PRODUCTS

- Captives
- Retained Risk Finance Programmes
- Reinsurance
- Contingent Covers
- Cell Captives
- Protected Cell Captives



FINANCIAL PLANNING

GIB's Financial Planning division offers holistic **Personal** and **Corporate** financial planning services. The main objective of our personalised financial planning is to identify shortfalls and to implement practical and affordable solutions for our clients. Our solutions ensure that your family and business, and hard earned assets are protected, and that you are able to create long term wealth and financial security.

OUR SERVICES

PERSONAL FINANCIAL PLANNING

- ▼ Wealth Management
- ▼ Retirement Planning
- ▼ Medical Aid
- ▼ Wills and Estate Planning
- ▼ Life, Disability and Sickness Benefits

CORPORATE FINANCIAL PLANNING

- ▼ Keyperson Assurance
- ▼ Buy-And-Sell Assurance
- ▼ Business Contingency Plans
- ▼ Loan Account Redemption Plans

OUR PRODUCTS

- ▼ Destiny Retirement Annuity
- ▼ Destiny Preservation Fund
- ▼ Destiny Living Annuity

CORPORATE ADVISORY SERVICES

GIB Corporate Advisory Services conducts detailed risk assessments for our corporate clients. It thereafter implements structured solutions to ensure business continuation following specified eventualities. All solutions include optimal benefit within the tax and legal regulatory framework.

OUR SERVICES

- ▼ Corporate Continuity Benefits
- ▼ Investment Consulting
- ▼ Sinking Funds
- ▼ Deferred and Preferred Compensation
- ▼ Capital Redemption Plans
- ▼ Keyman Assurance
- ▼ Partnership Insurance



PERSONAL INSURANCE

GIB Personal Insurance prides itself on excellent professional service with access to innovative products that provide comprehensive cover at extremely competitive rates. Specific needs and requirements of our clients are satisfied by our highly trained and dedicated staff who have a total understanding of our Group's product ranges. We offer professional advice and assistance in tailoring covers to meet our client's specific requirements.

OUR SERVICES

- ▼ Tailor-Made Cover
- ▼ Claims Negotiation
- ▼ Roadside Assist
- ▼ 24 Hour Home Emergency Assist
- ▼ Risk Surveys
- ▼ Competitive Pricing

OUR PRODUCTS

- ▼ Buildings
- ▼ Household Contents
- ▼ Personal Liability
- ▼ Vehicles
- ▼ All Risks for Personal Effects
- ▼ Pet Insurance
- ▼ Motor Cycles
- ▼ Tyre Insurance
- ▼ Personal Accident
- ▼ Travel Insurance
- ▼ Trailer / Caravan
- ▼ Personal Computer
- ▼ Medical Aid Gap Cover
- ▼ Contractor All Risks
- ▼ Pleasure Crafts
- ▼ Cyber Crime



PRIVATE WEALTH MANAGEMENT

GIB's Private Wealth Management division works closely with high-net-worth individuals and family offices to build and preserve wealth. We help our clients pursue their wealth management goals through careful advice, astute investment management and access to the capabilities of the best local and international asset managers. Where relevant, we blend active and passive investment management. We have been able to use traditional investment market leaders but have still managed to reduce costs and increase efficiency by using dynamic proprietary management strategies.

The GIB investment committee carefully selects investment professionals who live the GIB private wealth philosophy.

| OUR PRIVATE WEALTH PHILOSOPHY

SERVICE AND FLEXIBILITY

We build long-term relationships by listening to our clients. Our team delivers high levels of service and is able to adapt and change according to needs.

TRANSPARENCY

Transparency means exposing our thinking and our inner workings to our clients. It is possible to partner without transparency being one of our key attributes.

EXPERTISE

Our investment team has a wealth of expertise and strives to be thought leaders within the investment industry.

PERFORMANCE

Our solutions are based on harnessing the best the market has to offer whilst reducing inherent risk within the mandated risk profile of our clients.

GROUP GLOBAL CORRECTIVE POLICY FOR B-BBEE AND EMPLOYMENT EQUITY

B-BBEE

The GIB Group committed itself to becoming a Broad Based Black Economic Empowerment (B-BBEE) Group, actively promoting a transformed, vibrant and globally competitive administration that reflects the demographics of South Africa. The following imperatives form the foundation of our B-BBEE initiative:

- ✔ Long-term financial stability and soundness backed by good corporate governance principles.
- ✔ Appropriate and effective access to insurance services by a greater segment of the population.
- ✔ Development of Black Strategic and Operational Leadership.
- ✔ Promotion of diverse organisational cultures to reflect the principles of individuality.
- ✔ Increased representation of Black Women and people living with disabilities.
- ✔ Supporting Black Entrepreneurs and firms by providing services and products to the insurance industry.

EMPLOYMENT EQUITY

GIB recognises that disparities in the workplace resulting from past discriminatory practices and laws have had a direct negative effect on economic efficiency, competitiveness and productivity. Consequently, GIB has undertaken to:

- ✔ Promote a non-racial, non-sexist base
- ✔ Invest in human resource development with emphasis on increasing participation of black individuals
- ✔ Equip black leadership incumbents with knowledge to enable them to drive the transformation programme
- ✔ Implement Learnership and Internship Programmes



GIB CONTACT DETAILS

BUSINESS

GIB GROUP

Telephone Number	+27 11 483 1212
Facsimile Number	+27 11 483 1600
Physical Address	GIB House, 3 West Street, Houghton, 2198
Postal Address	PO Box 3211, Houghton, 2041
Website	www.gib.co.za

AVIATION INSURANCE

E-mail	aviation@gib.co.za
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CORPORATE, COMMERCIAL AND INDUSTRIAL INSURANCE

E-mail	info@gib.co.za
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DEBTSOURCE

E-mail	sales@debtsource.co.za
Telephone Number	+27 11 348 7000
Website	www.debtsource.co.za

FILM & ENTERTAINMENT INSURANCE

E-mail	ent@gib.co.za
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GIB - HW BROKERS (PTY) LTD – CAPE TOWN

Telephone Number	+27 21 670 2448
E-mail	info@hwbrokers.co.za
Website	www.hwbrokers.co.za

GIB - HW INSURANCE BROKERS (PTY) LTD – DURBAN

Telephone Number	+27 31 566 3834
E-mail	info@hwbrokers.co.za
Website	www.hwbrokers.co.za

HEALTHCARE & WELLNESS CONSULTANTS

E-mail	health@gib.co.za
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MARINE AND GLOBAL TRANSPORT INSURANCE

E-mail	marine@gib.co.za
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MINING AND SPECIALTY RISK

E-mail	construction@gib.co.za
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RETIREMENT FUND SERVICES

E-mail	rfs@gib.co.za
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RISK FINANCING

E-mail	info@gib.co.za
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PERSONAL

FINANCIAL PLANNING

E-mail	finplan@gib.co.za
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PERSONAL INSURANCE

E-mail	personal@gib.co.za
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PRIVATE WEALTH MANAGEMENT

E-mail	wealth@gib.co.za
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HOLDINGS (PTY) LTD

GIB INSURANCE BROKERS (PTY) LTD

| RISK SOLUTIONS | CORPORATE | PERSONAL | COMMERCIAL

| FILM & ENTERTAINMENT | MINING & SPECIALTY RISK

| MARINE & GLOBAL TRANSPORT | AVIATION

FSP10406

GIB FINANCIAL SERVICES (PTY) LTD

| RETIREMENT FUND SPECIALISTS | WEALTH MANAGEMENT

| FINANCIAL PLANNING | HEALTHCARE & WELLNESS CONSULTANTS

FSP9305

www.gib.co.za | +27 11 483 1212

