

MULTI RISK BROKERS (PTY) LTD
SHORT TERM INSURANCE BROKERS COMPANY PROFILE

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## WHO IS MULTI RISK BROKERS

Multi Risk Brokers is an approved Financial Services Provider with clients countrywide. We are an entity that provides short-term insurance services for Personal, Commercial, and Agri clients with niche and specialised insurance products.

Multi Risk Brokers (Pty) Ltd, previously known as Multinet Commercial Brokers, was established in 1997 by Piet Swanepoel and Xavier Roome.

**Our current directors are:** Piet Swanepoel, Xavier Roome, and Andre Venter.

## **OUR CORE VALUES**

The core focus of Multi Risk Brokers is to build a lifelong relationship with our clients. Our business is governed and driven by the principles of Honesty, Integrity, and Trust.

We are a sustainable brokerage with an excellent team of qualified, experienced, and knowledgeable staff.





# VISION, MISSION AND VALUES

### OUR VISION

We share the vision to empower our constantly increasing client network to be well informed and totally satisfied with our products and services.

- To create a culture of customer service internally & externally
- To have loyal, motivated, and well-trained personnel as they are the biggest asset to our company
- To treat every customer fairly and with respect
- To create a pleasant working environment for all staff members
- To manage our business cost effectively

#### **OUR MISSION**

We are totally committed to our mission of offering advice to our clients to make the best possible decisions regarding the protection of their businesses or personal possessions against any possible risks.

- To be efficient and effective in providing service and integrity to this profession
- To provide only the highest standard of professional skill and etiquette to our customers
- To empower our staff to foster collaborative thinking to drive
- To act as a community and use tools to communicate quickly and efficiently
- To promote good relationships between ourselves and our principles which is one of the biggest priorities - enabling trust and confidence in all transactions

#### **OUR VALUES**

- Clients are the most important visitors to our premises
- Clients are not an interruption of our work but the purpose of it
- Clients are not outsiders to our business; they are a part of it
- Clients are doing us a favour by giving us the opportunity to serve them
- Clients are as dependent on us as we are on them working together to reach the same goals as a team





- To make clients feel confident that they are dealing with a company where they receive fair treatment which is part of our culture
- To provide market-related insurance products and services that meet the needs of our clients
- To provide clear information and appropriate advice to clients so they can make informed decisions to address their needs and circumstances
- That the insurance products we offer and service levels will exceed our customers' expectations
- That our clients will not face unreasonable post-sale barriers where they must change products, switch to another service provider, or submit a claim, or make a complaint



## WHAT WE CAN OFFER YOU

Multi Risk Brokers have long-standing professional relationships with leading insurance companies and underwriting management agencies in South Africa to meet all our clients' needs.

#### **Personal Insurance**

Personal / Domestic Insurance (Home Insurance) is a form of insurance designed for homeowners and tenants. This insurance covers loss or damage to:



**Homeowners:** Structural cover to residential homes. outbuildings, fixed machinery, and equipment, etc.



**Householders:** Contents of a house and its outbuildings.



All Risks cover: Valuable items worn or carried outside your home - e.g., cell phone, jewellery, hire, credit shortfall sports equipment, hunting equipment, firearms, etc.



Vehicles: Added covers available – inception value policies, car cover, excess waivers, 4X4 cover, and luxury cover.



Caravans & **Trailers:** External cover to the body including contents thereof.



Watercrafts: Cover to hull, engine (inboard & outboard), various liabilities, specialised accessories, etc.



**Personal Liability** 



#### **Commercial and Agri Insurance**

We understand that running a successful small, medium, or large business takes years of hard work and the right partnerships.

Our business insurance expertise comes from understanding every aspect of risk, your business may face and ensuring that you are covered for it.

Business insurance solutions are flexible to suit your unique South African business requirements. We can provide cover to your business for loss or damage through sudden and unforeseen circumstances under commercial policy sections as follows:

- Fire and allied perils
- Buildings combined
- Office contents
- Business interruption
- Accounts Receivable
- Theft
- Money
- Glass
- Goods in transit
- Business all risks
- Public liability
- Electronic equipment
- Motor
- Motor Traders (Internal & External)
- Group Personal Accident
- Stated Benefits
- Accidental Damage
- Fidelity Guarantee
- Machinery Breakdown
- Deterioration of stock



## **Specialized Insurance**

Specialized business industries require specific insurance solutions with the highest level of expertise and understanding.

This type of insurance policy is exclusively designed by specialised Insurers to offer a guarantee of protection in the event of specific circumstances.

Your business will require its own special insurance cover for the risks inherent to your industry.

These are industry-related risks such as:

- Professional Indemnity Cover
- Directors & Officers Liability
- Contractors All Risk
- Plant All Risk
- Cyber Risks
- Tax Risks
- Various Liability Risks
- Goods in Transit
- Marine
- Heavy Commercial
- Body Corporates
- Engineering





## **OUR SERVICES**

Our service relates to the nature and scope of services rendered that are not performed as an integral part of service delivery by an insurer. This includes:



Research on and providing updated values if and where available with consent from policyholders



Conduct post-loss surveys and make risk improvement recommendations



Aiding with contact information for building valuation specialists and arranging meetings for our clients



Enabling meetings for the client with specialist valuators to establish appropriate values on buildings and high-tech equipment and other valuables



Looking up suppliers and repairers on behalf of clients to assist with the valuation of goods to be insured where this is not provided for by an Insurer



Assistance with Risk Management



Performing informal site surveys





## **OUR CLAIMS PROCESS**

- Each of our clients is assigned a dedicated claims negotiator allowing for direct and seamless communication.
- We believe in building strong relationships and provide individualized attention to every claim.
- We value your time and understand the urgency of handling your claims.
- Once you submit your completed claim forms the claim will be submitted to the Insurer immediately.
- Our claims team keeps track of every claim's progress and we keep you informed throughout the process, so you never have to wonder about the status of your claim.
- At Multi Risk, our claims team is dedicated to provide you with the best service possible.
- We strive to simplify the claims process, making it hassle-free and easy to understand.



# WE INSURE YOUR BUSINESS & PERSONAL ASSETS PROFESSIONALLY



## **OUR ACHIEVEMENTS**

- 2003 Special Award for sustainable profitable growth and loyalty Santam Limited
- 2008 Merit Award on Profitability over a 3-year period Mutual & Federal
- Silver Agri Award for exceptional achievement Santam (Exceptional Agri Achievement)
- Golden Award for exceptional achievement Santam (Exceptional Golden Achievement)
- Silver Agri Award for exceptional achievement Santam (Exceptional Agri Achievement)
- Bronze Award for exceptional achievement Santam (Exceptional Bronze Achievement)
- Golden Crown Awards: Business Sales 2022 King Price



## **CONTACT US**

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FSP 6280



The cornerstones of our business are Honesty,
Trust, Integrity and
Treating Customers Fairly