



## A Comprehensive Commercial Insurance Solution

Care Taker is an enhanced commercial insurance policy, with a direct Service Delivery making it a cost effective solution for the Broker.

### ***Insurer Relationships***

Broker retains relationship with Insurer.

### ***Exclusivity***

Product exclusive to Guardrisk Allied Products and Services (Pty) Ltd brokers giving the broker a competitive edge.

### ***Protection***

Automatically included clauses and extensions which reduces cost and possible PI exposure for the broker.

### ***Cost Reduction***

Administration done by Guardrisk Allied Products and Services (Pty) Ltd which substantially reduces the cost for the broker.

### ***Choice***

Same product with Agreed Service Levels can be placed with Mutual and Federal, Zurich, Santam, Etana or HIC giving the broker more muscle in the market.

## ***Essential Contact Information***

### **Essential Guardrisk Contacts**

Guardrisk Helpline: 0860 002 500  
Guardrisk Web: [www.guardrisk.co.za](http://www.guardrisk.co.za)  
Guardrisk Email: [info2@guardrisk.co.za](mailto:info2@guardrisk.co.za)  
Complaints & Compliments:  
[gripes&grins@guardrisk.co.za](mailto:gripes&grins@guardrisk.co.za)

### **Essential Care Taker Contacts**

Quotes and product queries  
**Geraldine Celliers**  
Tel : (011) 669 1187  
Email : [celliersg@guardrisk.co.za](mailto:celliersg@guardrisk.co.za)

### **Processing**

Patience Thabethe  
Email: [thabethep@guardrisk.co.za](mailto:thabethep@guardrisk.co.za)  
Email: [processing@guardrisk.co.za](mailto:processing@guardrisk.co.za)

## **What Does Care Taker offer:**

Enhanced commercial policy with automatically included clauses and extensions.

Built in service delivery deadlines guaranteed

Telephonic Fast Track claim facility for non-motor claims under R20 000.

Option to tailor make policy to include Umbrella Liability, Legal Assistance and Directors and Officers Liability, Personal Accident Cover, Motor Fleet Insurance, Road Side Assistance and our latest offering, Tax Shield (Protection from unexpected expenses due to SARS audits related to Income Tax, VAT or PAYE)

One policy offering total insurance solution with one debit order.

Broker retains full commission and broker fees.

## **Some of the Enhanced Covers**

Option to buy back the basic motor excess.

Car hire automatically included up to R300 per day for 30 days.

Automatic Sasria cover for most sections.

Engineering Classes issued on same policy.

Option to issue domestic insurance on same policy for company directors.

Credit Shortfall automatically included on Motor section if the sum insured makes provision.

Access to Premium Finance Facility.

Automatic Motor Liabilities for R5 000 000.

Automatic Claims Preparation Costs of R5 000 per section .

Trauma Counselling.

## **What Does Care Taker offer:**

Cashflow

Fast track claims settlement

Protection

Wider cover with packaged extensions

## **Guidelines to obtain access to Care Taker**

Broker elects the Insurers they wish to deal with.

Care Taker refers to Insurer for sign off.

If no existing agency with Insurer, broker completes Agency Application directly with Insurer.

All new business going forward to be placed on Care Taker.

All existing policies to be converted to Care Taker over a 12 month period.

New business and Renewals are negotiated directly with the Insurer.

Guardrisk Allied Products and Services (Pty) Ltd process all policy documentation and administers the accounting function.

Guardrisk Allied Products and Services (Pty) Ltd pays broker commission and fees and Insurers premiums.

**GUARDRISK**   
TAILORED RISK SOLUTIONS

A subsidiary of MMI Holdings

**innovative  
insurance  
solutions**