



## COMPREHENSIVE INSURANCE SOLUTIONS FOR BUSINESSES IN KZN: PROTECTING WHAT MATTERS MOST

Business risks are evolving and changing. It is imperative that the level and scope of your risk protection is adjusted and aligned to these changes. Ensuring you are protected against your critical risk exposures, will safeguard the longer-term stability of your business.

At the heart of our business is gaining an in depth understanding of yours! We structure cost effective, integrated insurance programmes which align to your businesses' unique risk requirements.

**OLEA South Africa**, an OLEA Group of companies, is in the unique position of being the only Pan African broking business in South Africa with an extensive footprint (26 territories) in Africa, operating in English, French and Portuguese territories. This means the Group can provide a blend of South African expertise and market capacity, with locally based servicing capability in KZN, for local and cross borders operations. We offer you access to our wealth of knowledge and experience for all your business insurance needs.

### Key Considerations

#### Fire Risk Protection



The threat of fire damage is always present, with the potential to wreak havoc, regardless of the industry. Review your current insurance schedule to ensure that your assets and equipment are covered against the risk of fire and related perils (e.g., flood, storm, hail damage, etc.). A robust business continuity plan is not just a safety net, it's a critical differentiator between the cessation of a business and the smooth transition back to pre-loss operational status.

Adequate insurance cover and a strong business continuity plan will ensure the longevity of your business following loss or damage.

#### Business Interruption Cover



As you navigate the replacement of assets, it's crucial to consider protection against income loss. Such coverage is instrumental in facilitating a swifter business recovery following insured events. This also includes cover for the additional costs incurred to keep your business operational, while your claim is being managed by the insurer.

#### Liability Protection



Liability exposures can emerge from numerous factors, such as property damage or physical injury to third parties, including defective work or product defects. Adequate cover for legal defence costs and damages is not just prudent, it's a necessity, especially if your business involves giving advice. Specialised cover, tailored to your industry, can protect you against claims of negligence, errors or omissions.

## Motor and Fleet Insurance



Motor insurance represents a significant, yet indispensable investment for your business. It's imperative to ensure that your motor insurance programme is designed to be as cost-efficient as possible. At OLEA South Africa, we have the expertise to identify and establish the most economical structure for your motor and fleet insurance, engaging with motor specialist Insurers to optimise your coverage. This strategic approach can impact your monthly premiums substantially. The recognition of these by your insurers and the implementation of risk management measures, can lead to considerable savings and a decrease in overall risk and insurance expenditure. All cover extends to cross border travel.

## Crime and Theft



South Africa has one of the highest crime rates in the world which means protecting your business against crime-related losses, is imperative. Cover is available for physical break-ins as well as money/staff and staff-related fraud losses.

## Cyber Risk Protection



In this digital age, cyber threats pose a serious risk to the stability of any business. Understanding these risks is the first step towards fortification. Our cyber insurance program is designed to shield your business from the financial and reputational repercussions of cyber incidents, including data breaches, ransomware attacks and potential liability exposures.

## Choose Peace of Mind

Tailor your insurance to protect your business, employees, and stakeholders. Partner with our experienced advisors to address unique risks and requirements. Stay proactive by updating policies regularly to align with your evolving business. Invest in our coverage for lasting peace of mind.

This brochure provides general information and does not constitute professional advice. Please consult with an OLEA qualified insurance advisor to assess your specific insurance needs and obtain personalised recommendations.

## Our Clients in KZN



## Our Team



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A South African Broker  
with an African Footprint

