



▶ Insurance

Connected Wealth

Expert advice to help protect what's important to you.

see money differently

NEDBANK

How connected wealth meets your needs

With our globally integrated wealth management advice you can connect all your financial decisions today to the future you want for yourself and your loved ones. Your advisor can connect you to specialist fiduciary expertise and services to structure and transfer your wealth.



Bank and borrow optimally

Local and international banking

- Credit cards
- Current accounts
- Home loans
- Structured lending
- Asset-based finance
- Foreign exchange



Protect your wealth

Short-term insurance and life assurance

- Personal and business insurance
- Life assurance
- Health cover



Grow your wealth

Local and international investments

- Savings products, a range of unit trusts managed by Nedbank Private Wealth and other managers, and bespoke structured products.
- Retirement savings products
- Short-term and long-term investment options
- Stockbroking services and solutions



Structure and transfer your wealth

Local and international fiduciary services

- Will drafting and safe custody
- Estate planning
- Corporate trustee and trust administration
- Financial accounting and tax compliance
- Estate administration and executorship



Give sustainably

Philanthropy

- Structure your giving as an individual, family or private foundation
- Optimise your corporate social investment spend
- Provisionally manage and invest the reserves of your non-profit

Always prepared for every eventuality.



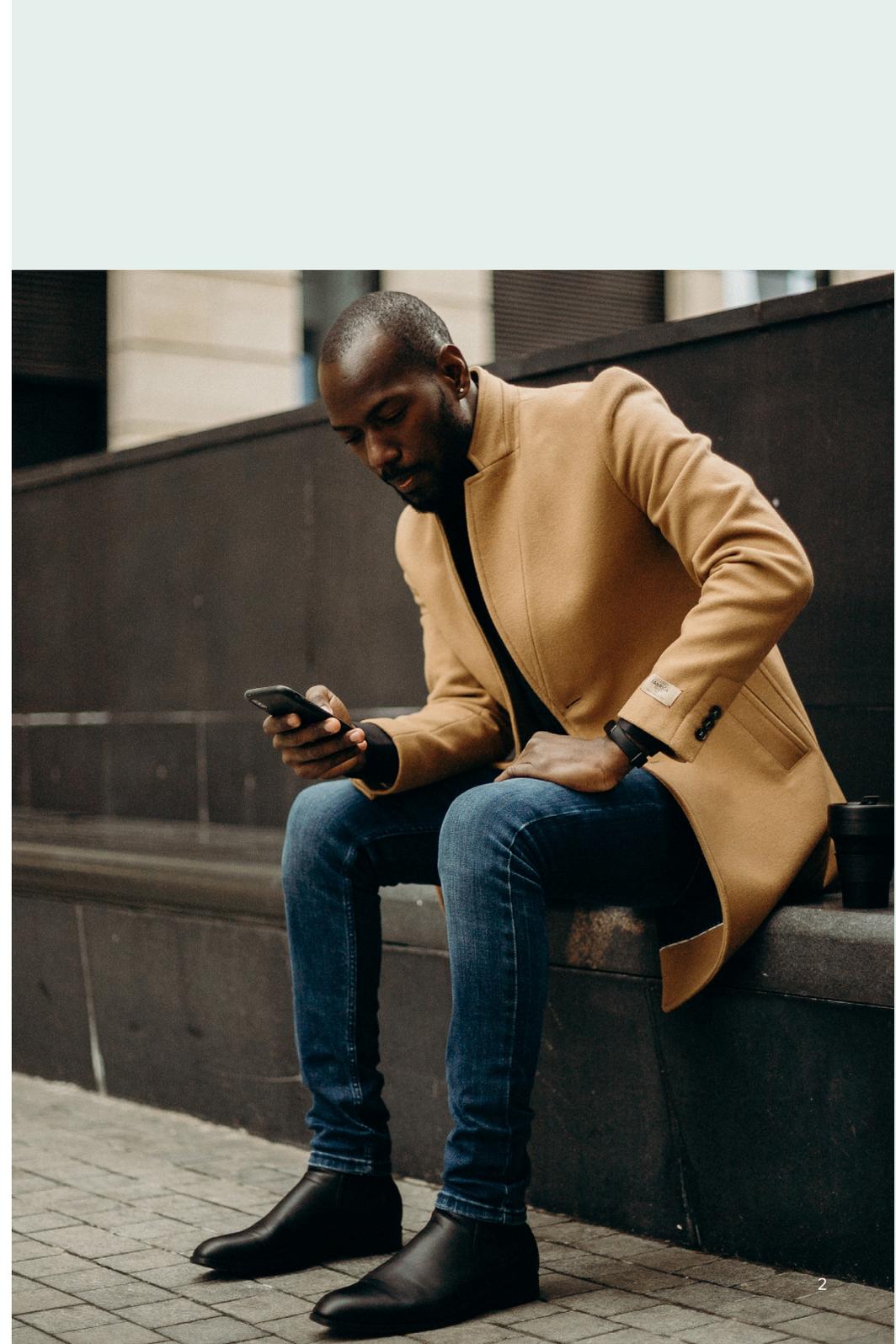
Knowing you have taken appropriate measures should that worst-case scenario unfold creates an invaluable sense of calm.



We connect you to specialised insurance solutions informed by personal advice so you can protect yourself, your loved ones and your business from the impact of unexpected events.



You can be confident of having the right amount of cover in place for your specific needs and circumstances.



Connecting you to expert advice.

There are a great many choices of providers and products out there and you may not have the time to assess all the options.

Our expertise will get you to the right solution quickly.



Guiding you to the end goal



Personal advice

We provide personal advice on the right insurance cover for your specific needs and circumstances.



Relationships

We have a relationship with all local product providers, rather than limiting our offering to only one product provider or type of product. This ensures an impartial viewpoint and the best solution for your needs.



Current with market changes

We keep up with all market changes and industry innovations to ensure you have access to the latest insurance products.

How we work together.



We work together to connect you to the protection that is most appropriate for you.

To us, insurance is about protecting value. That is why your wealth manager will work with a specialist Nedbank risk advisor to ensure that your valued assets are adequately protected.

The risk advisors are FAIS-accredited, offer expert advice, and understand the value of making sure that you have the right insurance solutions in place.

Together we will ensure that you have:



the **convenience of a dedicated risk advisor** on call;

expert advice and the peace of mind that you have the right cover; and

personalised administration and claims-handling services.

The solutions are underwritten by Nedgroup Insurance Company Limited, a licensed insurer, and, where necessary, specialised insurers.

Specialist insurance solutions for your personal and business needs.

Whether for your individual needs or your business, we can provide you with expertise and advice to make sure you have the right long- and short-term insurance cover in place. Whether for your individual needs or your business, we can help you put the right insurance cover in place for the long and short-term.

Who are you and what is important to you?



For individuals

- Being confident that you will be able to replace and/or repair your valuables with minimal financial impact if they get lost, stolen or damaged.
- Having peace of mind that your loved ones will be able to take care of their needs, maintain their lifestyle and meet their future goals if you are no longer able to provide for them.



Business owner

- Being confident that you will be able to replace and/or repair your business assets with minimal financial impact if they get lost, stolen or damaged.
- Having peace of mind that your business will continue to operate if you or other key stakeholders are no longer able to be involved in the business.

Ways to achieve this

Protect all your personal assets such as your home building or contents, car, boat and any other valuables with appropriate insurance.

Using long-term insurance solutions to provide for your family financially if:

- you become sick or disabled and are unable to work and earn an income; or
- you pass away.

Get advice and solutions to mitigate risks your business may face. These may be:

- Risks specific to an industry such as commercial property, construction and engineering, heavy commercial vehicles, and agriculture;
- Risks related to maintaining your business and growing cashflow;
- General liability risks such as accidental injury, illness, death or damage to business property;
- Professional liability risks; and
- The personal risk you may face by virtue of being a director or company officer.



Personal needs:

Short-term insurance

- Homeowner's insurance
- Household insurance
- Vehicle insurance
- Personal-liability insurance

Long-term insurance

- Life assurance
- Disability cover
- Dread disease cover
- Physical impairment cover
- Accidental death cover
- Health cover



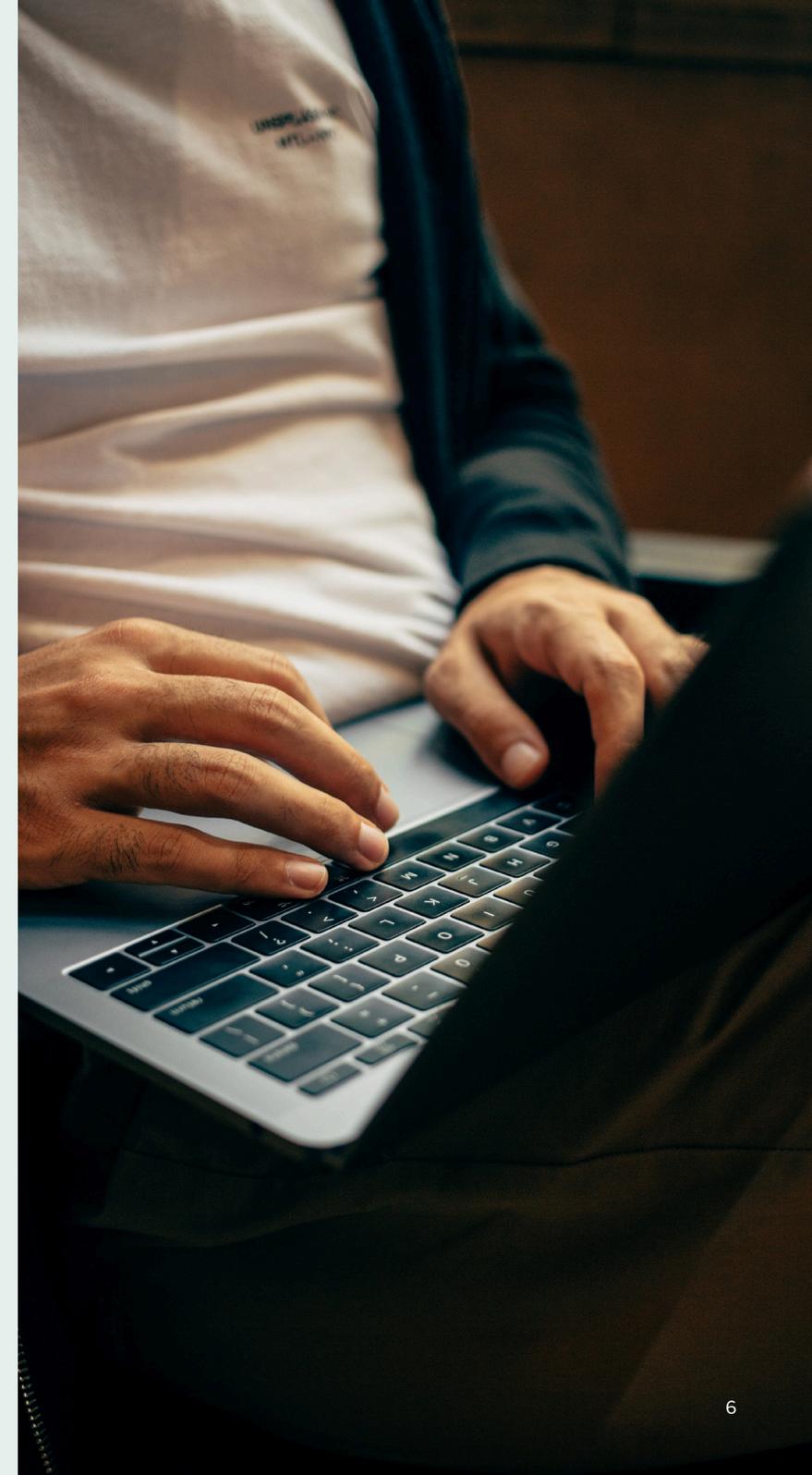
Business needs:

Short-term insurance

- Property insurance
- General commercial insurance
- Specialised insurance to meet specific industry needs (commercial property, construction and engineering, heavy commercial vehicles, and agriculture)
- General liability insurance
- Professional liability insurance
- Directors and officers liability insurance

Long-term insurance

- Keyperson insurance
- Buy-and-sell agreements
- Preferred compensation
- Contingency/loan redemption insurance
- Employee benefits
 - Group life
 - Disability cover
 - Funeral cover
 - Income protector
 - Health cover
- Business continuity



Short-term insurance solutions for your personal assets



Buildings insurance

Your home is one of the biggest assets you'll ever own. It's where you'll build a life for yourself and your family and make memories that will last forever. But being one of your most valuable assets, your home is also a huge financial burden when things go wrong.

Whether you need cover against theft, fire, floods, or lightning damage, our buildings insurance gives you certainty, as you'll know that you're covered if anything happens to your home.



Home contents insurance

Your home contents reflect your great taste and accomplishments and should be given special care. Your flat-screen TV brings the world to your living room, your computer connects you with those you love, while your art and jewellery collections are both sentimental and valuable. If these or any of your other possessions get stolen or damaged, you can replace them without straining your wallet.



Vehicle insurance

It's hard to beat that sense of accomplishment that owning a vehicle gives you. But let's face it: it's also a big financial commitment. If something happens to your vehicle – say it's in an accident or gets stolen – you'll need to pay for it to be replaced or repaired. But having the right insurance in place means you can rest assured knowing that you're covered.

- We cover private motor vehicles, motorcycles, caravans, and trailers.
- Choose from several cover options, including comprehensive, third-party fire and theft, and third party only.
- You'll get access to emergency, home, and roadside assistance.
- Our various car hire options also include executive vehicle options if you need a replacement car while yours is being repaired.



Short-term insurance solutions for your business

Commercial insurance

General business cover

Whether you own a small, medium, or large business, dedicated risk advisors will tailor an insurance solution to your needs and risk requirements.

Specialised insurance

This provides cover for risks specific to industries such as commercial property, construction and engineering, heavy commercial vehicles, and agriculture.

- **Commercial/corporate property**

If you're a landlord, a property developer, or a property management company, you need property insurance that protects the building or buildings you've invested in. Floods, fires, theft and many other events can damage your property and prevent you from being able to rent it out. This means you would lose out on rental income. Also, a third party could suffer accidental injury, illness, death, or damage to their property, on your premises, which could result in a claim for damages being laid against you.

- **Construction insurance**

The construction industry brings different groups of people together to work on a single project. In this environment, it's no wonder that the industry has such varied and unique risks, whether you're running a small urban project or executing a major contract throughout Southern Africa.

- **Engineering insurance**

Many businesses are highly dependent on sophisticated machinery or electronic equipment to manufacture and/or produce their products or services under tight deadlines to meet contractual obligations.

- **Agriculture**

The modern farming industry is a sophisticated network of businesses – from crop processors to food mills to the actual farms themselves. All these businesses use expensive machinery in production, not to mention the fact that crops and livestock themselves are extremely valuable.

- **Heavy commercial vehicles**

Managing and maintaining a fleet of heavy commercial vehicles can be challenging, as it involves several risks. Our heavy commercial vehicle insurance provides cover for loss of or damage to the vehicles.

- **Fuel retail insurance**

This product has been designed and developed specifically for the fuel retail industry and is made up of two covers: a fuel guarantee (if required by the oil company) and an end-to-end business insurance solution.

Debtors insurance

We know that maintaining your business and growing cashflow is difficult, particularly in today's economic climate. If you provide goods or services on credit, the defaulting of just a single debtor due to their insolvency or protracted default could damage your business.

General liability cover

To protect both your financial safety and the wellbeing of your business, we'll make sure your business is protected against legal liability arising out of accidental injury, illness, or death to persons and, damage to, third party property.

Professional-liability cover

Professional-liability insurance covers legal costs and expenses incurred in your defence, as well as any damages or costs that may be awarded if you are alleged to have provided advice, services or designs that caused a client of yours to lose money.

Directors and officers liability cover

As a director or officer in your business, you are accountable for the decisions you make and to ensure that you carry out your fiduciary duties with due care and diligence. This cover protects you in the event of being sued in your personal capacity while serving as a director or officer.

Benefits of the right insurance.

Having the right insurance solutions in place can give you protection in any number of scenarios.



Meet your family's needs

Having a plan in place for unexpected illness, disability and death will ensure your dependents will maintain their lifestyles no matter what happens.



Keep your business sustainable

Protect your staff, colleagues, and other long-term beneficiaries of your business from the financial impact of unexpected events.



Achieve your goals

Free yourself from worry that unplanned (and potentially significant) expenses will derail your long-term plans and negatively affect your life's work.





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