



When you choose Vap-Sure, you are choosing service, efficiency, and reliability.





# What we do

Partnered with Bryte Insurance Company, the Vap-Sure underwriting and administration service is driven by an experienced and knowledgeable team. Ranging from underwriting, client services and a in house claims team.

Vap-Sure management has a hands-on, interactive approach in our day-to-day operation of the business.

Through the use of technology and paperless policy inception, from a quote new business can be activated within 30 minutes upon instruction. Vap-Sure conducts underwriting through voice recorded lines and policy documents are sent to both the policy holder and business partner once the underwriting is complete.



## Motor

Insure one of your most essential possessions against unforeseen events. Vap-Sure offers a unique comprehensive motor stand-alone offering, suited to any individuals need.



## Building

Building insurance will cover your home comprehensively against undesirable incidents damaging your most valuable possesions.



## **Home Contents**

Cover for your possessions and furnishings, such as curtains, furniture, TV, computers and other electrical appliances, clothing, jewellery, sporting equipment.



## All Risks

Insure portable possessions you carry around with you on a daily basis.

## Value Added Products

With a more than comprehensive offering, value added products were designed to assist your client, whether it be to cover excess monies, or to cover the credit shortfall remaining at the finance house.

\* These policies can be sold with any short term insurance company

### Credit Shortfall

The Credit Shortfall product is directly linked to a vehicle which is comprehensively insured. This product covers the interest owed to the finance house.

### Excess Buyback

The Buyback can be sold in a stand-alone form with any comprehensive motor policy. The product covers a percentage according to the type of vehicle for business use (7.5% minimum R2500) or private use (5% minimum R2500).

#### Excess Reducer

Choose from one of or more of our three product options to buy motor excess money. Options range from R2 500, R5 000 or R7 500.

### MotorGap 1

Cover your vehicle against Total loss, Depreciation and Credit shortfall. The policy can act as a stand-alone or in conjunction with an underlining policy.

### MotorGap 3

Add additional cover for Depreciation and Credit shortfall to your underlying comprehensive motor insurance policy. This product is a great option for clients who have purchased new vehicles through a finance house and wish to cover their risk in its entirety.

### Pothole Cover

This product offers comprehensive cover on tyre and rim damage caused by Potholes. It can be sold as a stand-alone or included with other Vap-Sure products.

# Who we are

Since 2010, Vap-Sure has been offering short-term, personal lines insurance with extensive risk solutions, specialising in stand-alone motor and value added products with our core business being obtained through the South African insurance broker.

Vap-Sure Underwriting Managers provides insurance solutions based on each individual's need, through the use of Vap-Sure's online quoting system, a quotation can be obtained within 90 seconds.

By offering unique, tailor-made packages paired with competitive rates, each client will have peace of mind should an unforeseen insurable event crosses their road.

We excel at getting the basics right, building on an old school approach with modern innovation.

### **Get In Touch**



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We are an authorised Financial Services Provider | FSP No: 49335 Underwritten by Bryte Insurance Company | FSP No: 17703

