

Specialist Products



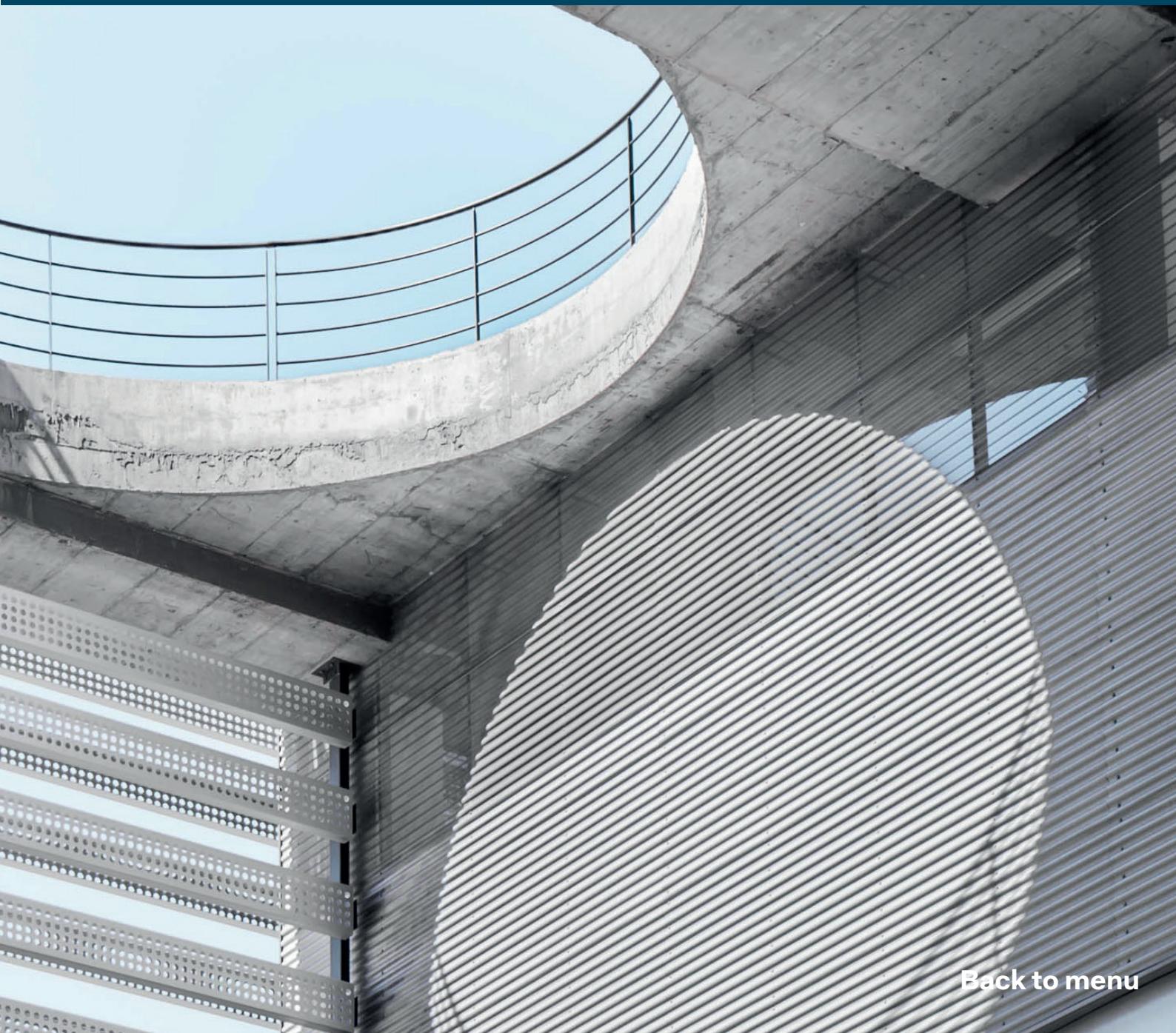
Contents

- Marine →
- Engineering →
- Risk Management for Multinationals →



Marine

Specialist Insurance



[Back to menu](#)

Why choose Bryte?

Our specialists at Bryte combine their expertise to provide a wide range of high quality marine (transport) solutions.

We look at risks on a case-by-case basis to create a programme uniquely suited to customers' needs. Where customers require a more comprehensive risk profile, our team of risk engineers are happy to undertake a full risk evaluation.

We don't only provide one of the strongest marine underwriting teams in South Africa – our claims facilitators are on hand to manage complex marine claims quickly and efficiently, helping customers by developing individual action plans aimed at fast settlement and with minimal business interruption.

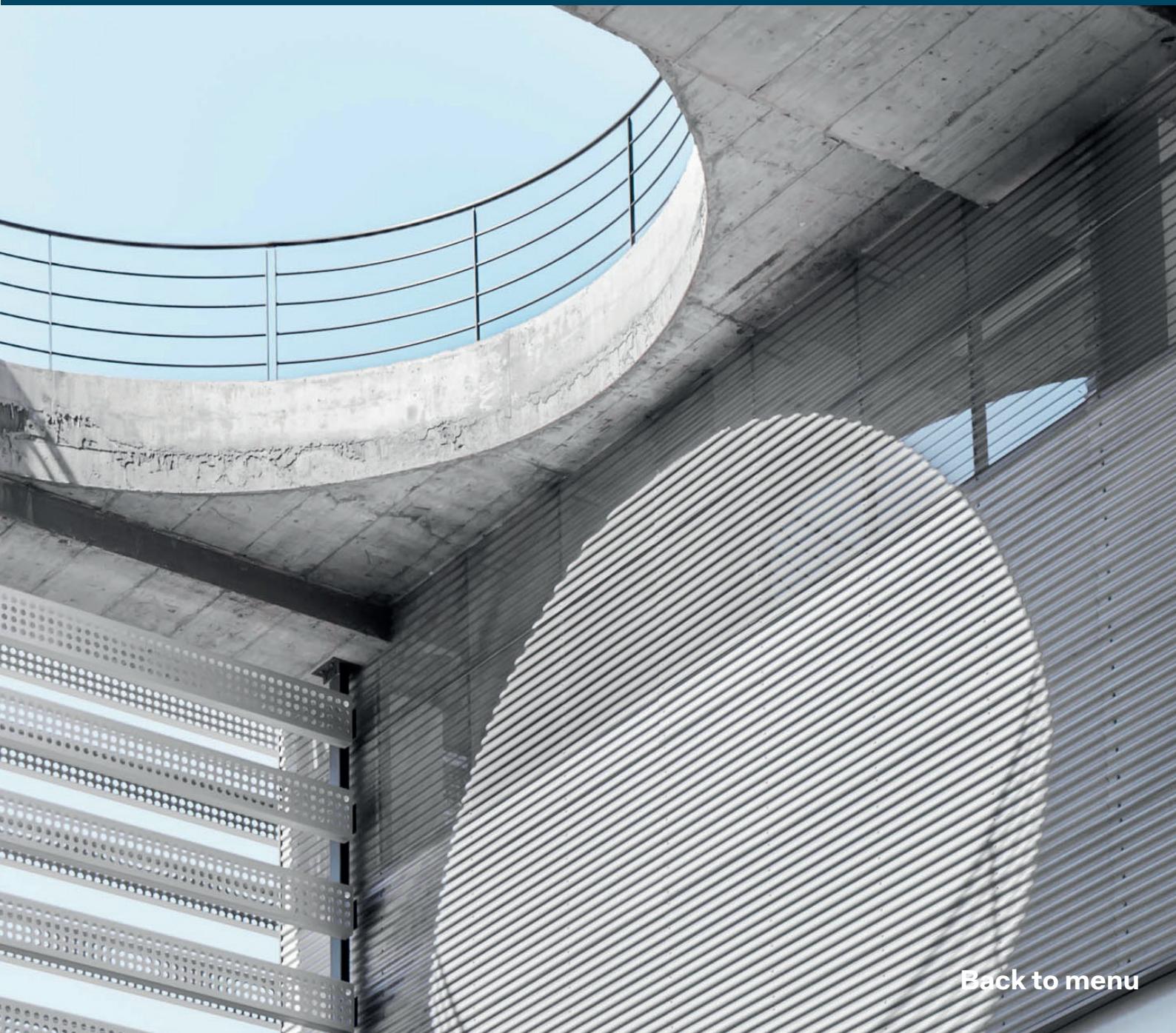
Cargo (Cargo, cargo stock throughput, Advance loss of profits/Delay in start up/project cargo)	Loss or damage for goods traded, moved and stored internationally and domestically by means of sea, air, road or rail freight. We also include professional warehousing
Goods in transit (Carriers cargo liability and owner of goods)	Loss or damage to goods owned or in the care, custody or control of third parties involved in land transportation or facilitating the movement and storage of goods
Marine liabilities (Freight liability products)	Exposures faced by third party logistics service providers
Hull (Selective commercial hull risks and Private and Pleasurecraft)	<ul style="list-style-type: none"> • Cover designed specifically for small commercial operations and private motor boats and sailing vessels used for pleasure • Racing under sail cover is included for both local and international races

Bryte's reputation for excellence in the marine sector is well established, and we continue to be passionate about contributing to the growth of this fascinating market arena.



Engineering

Specialist Insurance



[Back to menu](#)

Why choose Bryte?

This diverse profession needs a detailed understanding of the specific type of engineering activities and services that require insurance. At Bryte, we have a wealth of experience in identifying, managing and controlling engineering risks.

Our specialist expertise in this sector allows us to cover risks in manufacturing, distribution and construction including:

- Machinery risks
 - Computer and electronic risks
 - Construction plant and machinery risks
 - Contract works (construction and erection)
 - Associated public liability risks
-

In addition, we offer bespoke insurance solutions and continually shape and develop our offering to enhance the scope of risk coverage, thus positioning us to add more market solutions in the future.

Our comprehensive engineering solution incorporates key industry standards – because we recognise that this is a complex and diverse area of specialisation, one that requires an insurer who understands the full extent of potential risk. Bryte provides a team of engineers, risk managers and surveyors who focus on analysing a company's needs and who provide our customers with extensive and personalised risk profiles:

Machinery Breakdown (including Loss of Profits)	<ul style="list-style-type: none"> Cover for sudden and unforeseen physical damage to plant and machinery whether it is: <ul style="list-style-type: none"> – Resting or at work – Being dismantled or in subsequent re-erection – Repositioned or removed – Cleaned – Inspected – Overhauled Cover may be extended to protect customers against loss in respect of business interruption following an indemnifiable event under the Machinery Breakdown insurance
Deterioration of Stock (following Machinery Breakdown)	Cover protects customers against loss or damage by deterioration or contamination of goods during storage (kept within a controlled environment) as a result of an indemnifiable event under the Machinery Breakdown insurance
Computer/ Electronic Data Processing Equipment	Cover provided to protect equipment which is either owned or leased against a wide range of perils whether the equipment is on the premises, in transit or even temporarily located at other premises
Medical Practice Equipment	Cover against accidental physical loss or damage to medical equipment
Contractors Plant and Machinery (Plant All Risks)	<ul style="list-style-type: none"> Cover provided for accidental physical damage to plant Cover may be extended to include loss or damage to hired plants Ongoing hire charges, including liability to third parties following loss or damage for which the customer may be responsible, can also be incorporated into our cover <p>We have deleted the condition of average clause from the policy which is a huge saving to the customer</p>
Contractors All Risks	Cover protects the employer and contractor (as well as other insured's as required by contract or agreement) against risks associated with construction, including legal liability to compensate for death/injury and loss or damage to third parties
Works Damage	<ul style="list-style-type: none"> Cover protects customers against accidental or physical loss or damage to property Cover may include insurance for plant and machinery belonging to the customer, as well as for property being manufactured or worked on
Transit and Erection	<p>This cover is necessary for loss or damage to plant and machinery during operations such as:</p> <ul style="list-style-type: none"> • Dismantling or erection • Position or resiting • Storage or transit • Maintenance or repair • Demonstration or exhibition • Liability for third parties

Risk Management for Multinationals

 Bryte

[Back to menu](#)

The Fourth Industrial Revolution is catalysing the pace at which businesses are expanding across the globe. While expansions present tremendous opportunities for growth, these also come with certain drawbacks.

Within the Sub-Saharan Africa context, insurance regulations are becoming more stringent. If poorly managed, a lack of compliance can present significant compliance and business challenges (including delayed or disqualified claims payments) for businesses operating across the continent.

Multinational Programme

Bryte's Multinational Programme helps resolve many of the uncertainties of working in different markets. We help ensure the customer's policy contract is aligned with local licensing and insurance premium tax requirements – both in South Africa and Botswana.

Bryte's Underwriting Support Services (UWS) team is the backbone of the administration of our insurance portfolio. The team ensures that:

- Insurance coverage in both South Africa and Botswana is compliant with applicable insurance regulations
- Fair and reasonable premiums are allocated to every exposure
- All taxes are recorded and paid correctly
- Claims are handled transparently and legally
- Local policies are robust, covering standard risks as well as more complex requirements
- All information (including policy documentation) is forwarded to customers for their records
- Premiums are collected from the customers/brokers in South Africa and Botswana for all policies issued
- Risk Engineering services are arranged, where required
- A local direct insurer does not engage in fronting arrangements in respect of a specific class or sub-class of insurance business. This restriction on fronting

arrangements does not apply to global insurance programmes (i.e. insurance programmes with a coverage territory encompassing at least four jurisdictions – usually for multinationals, including the country in which the insured is domiciled)

- South Africa can only reinsure to countries of equivalent jurisdiction

Bryte provides underwriting, claims support or risk engineering Desk Top Reviews (DTRs) to certain host country partners, with either a fee or facultative reinsurance to Bryte.

Bryte's UWS team of experts:

- Work closely with local brokers, partners and customers
- Handle claims reliably, competently and with consistency
- Resolve issues with urgency
- Stay abreast of changes in compliance and key market developments
- Work in a transparent and compliant manner
- Understand that all businesses have certain unique needs
- Prioritise customer service excellence

Multinational Programme

Bryte Partners



Name	Country
Fairfax Holdings	USA
Globus Network	Cameroon
International Network of Insurance (INI)	Belgium
Mitsui Sumitomo Insurance Company Limited (Europe)	Japan
Zurich Insurance	Switzerland

Cross Border Proposition

Bryte's Cross Border Proposition (BXB) addresses the specific needs of enterprises that may have less complex exposures/risks. Our in-market partnerships in Sub-Saharan Africa afford us the ability to support with the overall management of a diversity of customer risks.

BXB is thus designed to respond to businesses that prefer to procure in-market insurance using a central, convenient service provider.

Bryte Cross Border Facility:

- Offers Bryte customers access to compliant coverage, processes and collaboration by facilitating the issuance of local, stand-alone policies that are not tied into an international programme
- Ensures policy contracts are aligned to regulatory and tax requirements for domestic, mid-market customers (South Africa and Botswana) with operations or projects in other countries (as specified on page 5)
- Enables flexibility by responding to customer needs and buying preferences
- Ensures partners also benefit by issuing the

- local policy and collecting premiums
- Ensures premiums remain in host countries. Bryte does not collect any premiums
- Facilitates individual facultative reinsurance – back to Bryte – in the event of a lack of sufficient capacity of partner insurance companies in certain countries

Please note: Bryte charges an admin fee of R7,500 per submission, renewable on an annual basis. This fee excludes the premium as well as applicable fees and taxes which are determined by the relevant country's regulations.

Cover available for major lines of business such as:

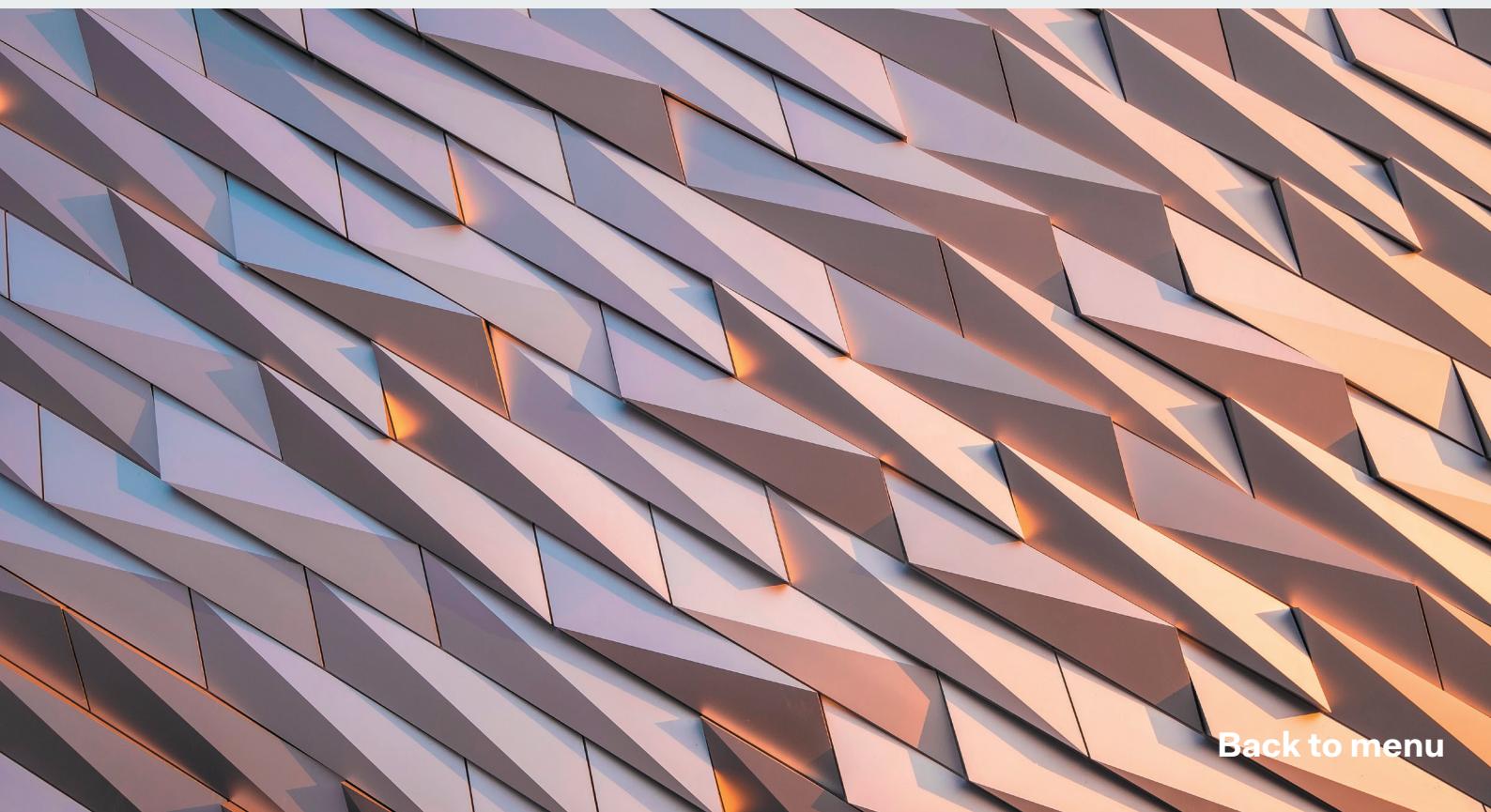
- Property
- Casualty
- Financial Lines (D&O, PI)
- Marine
- Engineering Lines

Cross Border Proposition

Bryte In-Country Partners



Country	In-Country Partner
Angola	Global Alliance
Ghana	Activa
Lesotho	Lesotho National General Insurance Company
Malawi	Nico General Insurance
Mauritius	Mauritian Eagle
Mozambique	Global Alliance
Mozambique	ICE Africa
Namibia	Hollard Namibia
Nigeria	Leadway
Swaziland	Swaziland Royal Insurance
Tanzania	Heritage Insurance Company
Uganda	UAP
Zambia	NICO Insurance Zambia Limited
Zimbabwe	Nico Diamond





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Back to menu