

# Commercial Insurance Quote Comparison Report

Generated on: August 17, 2025 at 04:54 PM

Total Quotes Analyzed: 2

### Client Information

**Business Name:** Client not specified

**Risk Address:** Address not specified

**R245**

LOWEST PREMIUM

**R245**

HIGHEST PREMIUM

**R245**

AVERAGE PREMIUM

**R0**

POTENTIAL SAVINGS

### POLICY SECTIONS COMPARISON

Policy Sections	Quote 1 Bryte	Sum Insured	Premium	Quote 2 Hollard	Sum Insured	Premium
Fire	Y	N/A	N/A	Y	N/A	N/A
Buildings combined	Y	N/A	N/A	Y	N/A	R244.95
Office contents	Y	N/A	N/A	Y	N/A	N/A
Business interruption	Y	N/A	R20,000	Y	N/A	N/A
General	Y	N/A	R30,000	Y	N/A	N/A
Theft	Y	N/A	R20,000	Y	N/A	N/A
Money	Y	N/A	R20,000	Y	N/A	N/A
Glass	Y	N/A	R19,965	N	N/A	N/A
Fidelity guarantee	Y	N/A	R50,000	N	N/A	N/A
Goods in transit	Y	N/A	R10,000	N	N/A	N/A
Business all risks	Y	N/A	R10,000	Y	N/A	N/A
Accidental damage	Y	N/A	N/A	Y	N/A	N/A
Public liability	Y	N/A	N/A	Y	N/A	R20

Policy Sections	Quote 1 Bryte	Sum Insured	Premium	Quote 2 Hollard	Sum Insured	Premium
Employers' liability	Y	N/A	N/A	N	N/A	N/A
Stated benefits	Y	N/A	N/A	N	N/A	N/A
Group personal accident	Y	N/A	N/A	N	N/A	N/A
Motor personal accident	Y	N/A	N/A	N	N/A	N/A
Motor General	N	N/A	N/A	N	N/A	N/A
Motor Specific/Specified	N	N/A	N/A	N	N/A	N/A
Motor Fleet	Y	N/A	R2,729.61	N	N/A	N/A
Electronic equipment	Y	N/A	R2,729.61	Y	N/A	N/A
Umbrella liability	Y	N/A	R2,729.61	N	N/A	N/A
Assist/Value services/ VAS	N	N/A	N/A	N	N/A	N/A
SASRIA	Y	N/A	R234.07	Y	N/A	R12.53
Intermediary fee	Y	N/A	R2,963.68	N	N/A	N/A
Accounts receivable	Y	N/A	R20,000	N	N/A	N/A
Motor Industry Risks	N	N/A	N/A	N	N/A	N/A
Houseowners	N	N/A	N/A	N	N/A	N/A
Machinery Breakdown	N	N/A	N/A	Y	N/A	N/A
Householders	N	N/A	N/A	N	N/A	N/A
Personal, All Risks	N	N/A	N/A	N	N/A	N/A
Watercraft	N	N/A	N/A	N	N/A	N/A
Personal Legal Liability	N	N/A	N/A	N	N/A	N/A
Deterioration of Stock	N	N/A	N/A	N	N/A	N/A
Personal Umbrella Liability	N	N/A	N/A	N	N/A	N/A
Greens and Irrigation Systems	N	N/A	N/A	N	N/A	N/A
Commercial Umbrella Liability	N	N/A	N/A	N	N/A	N/A
Professional Indemnity	Y	N/A	R15	Y	N/A	N/A
Cyber	N	N/A	N/A	N	N/A	N/A
Community & Sectional Title	N	N/A	N/A	N	N/A	N/A
Plant All risk	N	N/A	N/A	N	N/A	N/A

Policy Sections	Quote 1 Bryte	Sum Insured	Premium	Quote 2 Hollard	Sum Insured	Premium
Contractor All Risk	N	N/A	N/A	N	N/A	N/A
Hospitality	N	N/A	N/A	N	N/A	N/A

**TOTAL/FINAL/DEBIT ORDER PREMIUM INCL. VAT**

Quote 1 - Bryte	Quote 2 - Hollard
N/A	R244.95

**LIST ONLY POLICY MAIN SECTIONS HERE IF THEY HAVE NO COVER UNDER ANY QUOTE**

- Motor General
- Motor Specific/Specified
- Assist/Value services/ VAS
- Motor Industry Risks
- Houseowners
- Householders
- Personal, All Risks
- Watercraft
- Personal Legal Liability
- Deterioration of Stock
- Personal Umbrella Liability
- Greens and Irrigation Systems
- Commercial Umbrella Liability
- Cyber
- Community & Sectional Title
- Plant All risk
- Contractor All Risk
- Hospitality

## FIRE

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Fire coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Fire coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## BUILDINGS COMBINED

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Buildings combined coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Buildings combined coverage as per policy wording	N/A	<b>Y</b>	R244.95	Standard

## OFFICE CONTENTS

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Office contents coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Office contents coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## BUSINESS INTERRUPTION

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Business interruption coverage as per policy wording	N/A	<b>Y</b>	R20,000	Standard
<b>Hollard</b>	Business interruption coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## GENERAL

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	General coverage as per policy wording	N/A	<b>Y</b>	R30,000	Standard
<b>Hollard</b>	General coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## THEFT

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Theft coverage as per policy wording	N/A	<b>Y</b>	R20,000	Standard
<b>Hollard</b>	Theft coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## MONEY

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Money coverage as per policy wording	N/A	<b>Y</b>	R20,000	Standard
<b>Hollard</b>	Money coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## GLASS

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Glass coverage as per policy wording	N/A	<b>Y</b>	R19,965	Standard
<b>Hollard</b>	Glass coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## FIDELITY GUARANTEE

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Fidelity guarantee coverage as per policy wording	N/A	<b>Y</b>	R50,000	Standard
<b>Hollard</b>	Fidelity guarantee coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## GOODS IN TRANSIT

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Goods in transit coverage as per policy wording	N/A	<b>Y</b>	R10,000	Standard
<b>Hollard</b>	Goods in transit coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## BUSINESS ALL RISKS

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Business all risks coverage as per policy wording	N/A	<b>Y</b>	R10,000	Standard
<b>Hollard</b>	Business all risks coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## ACCIDENTAL DAMAGE

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Accidental damage coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Accidental damage coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## PUBLIC LIABILITY

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Public liability coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Public liability coverage as per policy wording	N/A	<b>Y</b>	R20	Standard

## EMPLOYERS' LIABILITY

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Employers' liability coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Employers' liability coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## STATED BENEFITS

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Stated benefits coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Stated benefits coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## GROUP PERSONAL ACCIDENT

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Group personal accident coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Group personal accident coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## MOTOR PERSONAL ACCIDENT

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Motor personal accident coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard
<b>Hollard</b>	Motor personal accident coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## MOTOR FLEET

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Motor Fleet coverage as per policy wording	N/A	<b>Y</b>	R2,729.61	Standard
<b>Hollard</b>	Motor Fleet coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## ELECTRONIC EQUIPMENT

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Electronic equipment coverage as per policy wording	N/A	<b>Y</b>	R2,729.61	Standard
<b>Hollard</b>	Electronic equipment coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## UMBRELLA LIABILITY

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Umbrella liability coverage as per policy wording	N/A	<b>Y</b>	R2,729.61	Standard
<b>Hollard</b>	Umbrella liability coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## SASRIA

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	SASRIA coverage as per policy wording	N/A	<b>Y</b>	R234.07	Standard
<b>Hollard</b>	SASRIA coverage as per policy wording	N/A	<b>Y</b>	R12.53	Standard

## INTERMEDIARY FEE

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Intermediary fee coverage as per policy wording	N/A	<b>Y</b>	R2,963.68	Standard
<b>Hollard</b>	Intermediary fee coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## ACCOUNTS RECEIVABLE

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Accounts receivable coverage as per policy wording	N/A	<b>Y</b>	R20,000	Standard
<b>Hollard</b>	Accounts receivable coverage as per policy wording	N/A	<b>N</b>	N/A	Standard

## MACHINERY BREAKDOWN

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Machinery Breakdown coverage as per policy wording	N/A	<b>N</b>	N/A	Standard
<b>Hollard</b>	Machinery Breakdown coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## PROFESSIONAL INDEMNITY

Insurance Company	Description, SUB-Sections & Details	Sum Insured	Included YES/NO	Premium	Excess
<b>Bryte</b>	Professional Indemnity coverage as per policy wording	N/A	<b>Y</b>	R15	Standard
<b>Hollard</b>	Professional Indemnity coverage as per policy wording	N/A	<b>Y</b>	N/A	Standard

## CONTACT INFORMATION

Quote	Insurance Company	Phone Number	Email Address	Quote Reference	Quote Date
<b>Quote 1</b>	<b>Bryte</b>	0800 16 74 64	corporate.communications@brytesa.com	N/A	17/08/2025
<b>Quote 2</b>	<b>Hollard</b>	N/A	hollardinsurecomplaints@hollard.co.za	N/A	17/08/2025

**Report Generated:** August 17, 2025 at 04:54 PM

This report provides a comprehensive comparison of commercial insurance quotes based on extracted policy data.

Please verify all details with the respective insurance providers before making final decisions.