



► Insurance

Connected Wealth

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

see money differently

NEDBANK
PRIVATE WEALTH

How Connected Wealth meets your needs.



With our globally integrated wealth management advice, you can connect all your financial decisions today to the future that you want for yourself and your loved ones. Your advisor can connect you to specialist skills and advice about different ways to protect your wealth.



Bank and borrow optimally

Have easy access to your money wherever you are with 24/7 support.

Keep track of and manage your money, locally and internationally.

Get advice and services to meet your financial needs.



Protect your wealth

Have peace of mind knowing that your loved ones and your business will be taken care of if something happens to you.

Limit the financial impact of damage to, or theft or loss of, your belongings and other assets.



Grow your wealth

Find the most appropriate investment for your needs.

Manage your risk.

Generate an income from your savings.

Have access to the best opportunities, locally and internationally.



Structure and transfer your wealth

Minimise the impact of costs and taxes on your wealth.

Have peace of mind knowing that your family will benefit from your wealth.

Be confident that your wealth is structured optimally according to the latest local and international laws and regulations.



Give sustainably

Use your wealth to create a lasting positive impact.

Use your resources wisely to best serve the communities and causes you care about.

Ensure your non-profit organisation can deliver services in tough times by investing for long-term sustainability.



Be prepared for every eventuality.



Knowing that you have taken appropriate measures to protect yourself, your loved ones, and your wealth gives you peace of mind.



We connect you to specialised insurance solutions informed by personal advice to achieve this.



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



Connecting you to expert advice.



We work together to provide you with 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 Insurance risk advisor to ensure that what is important to you is adequately protected.

The risk advisors are accredited in line with the Financial Advisory and Intermediary Services (FAIS) Act, offer expert advice, and understand the value of ensuring 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**.

What is important to you?



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



For individuals

- Being confident that you will be able to replace 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.

Ways to achieve this

Protecting all your personal assets, such as your home building or contents, vehicle, small craft 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.



For business owners

- Being confident that you will be able to replace 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

Getting our advice about 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 cash flow;
- general liability risks such as accidental injury, illness, death or damage to business property;
- professional liability risks; and
- personal risk you may face by virtue of being a director or company officer.

Specialist insurance solutions for your personal and business needs.



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 (construction and engineering, heavy commercial vehicles, and agriculture)
- General liability insurance
- Professional liability insurance
- Directors and officers liability insurance

Long-term insurance

- Key person insurance
- Buy-and-sell agreements
- Preferred compensation
- Contingency or 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.



Building 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, flood or lightning damage, our building insurance gives you certainty, as you'll know that you're covered if anything happens to your home.



House contents insurance

Your house contents reflect your 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 for example, it gets damaged 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.
- You can 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 vehicles 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. These solutions will be provided by our selected business partners.

Specialised insurance

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

- **Commercial and 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 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 deliver 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 cash flow 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 well-being 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 your client 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.

The benefits of having the right insurance.



Meet your family's needs

Have a plan in place for an unexpected event such as theft, an accident, illness, disablement or death.



Keep your business sustainable

Protect your employees, 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.





Find out more

If you would like to know more about how we can help you protect your wealth, contact your private banker or wealth manager, or visit our website.

www.nedbankprivatewealth.co.za

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