



iTOO™

As a small business you don't need risk, **you need a SureThing.**

iTOO's SureThing is South Africa's first, all-in-one, third party legal liability cover that has been specially designed for small businesses. Because we know just how risk can hurt growing ventures, we've tailored a cover that's as comprehensive as it competitive. **So you can focus on making your business a sure thing, whilst we cover it with ours.**

Why get all-in-one liability cover with iTOO?

Service excellence defines our business. Industry leading expertise that redefines yours.

We know that sometimes you need to take risks to make it as a small business. But as industry leading experts who have been growing with businesses for years, we know which risks are the ones that need to be covered. Economies, industries, policies and people are volatile. You need the best all-in-one, all-risk, third-party legal liability cover on your side, every single day you're in business.

If your turnover, revenue or fees are less than R20m and you employ 20 individuals or less, SureThing is the right thing for your business.

Providing cover for:

- Public liability
- Product liability
- Defective workmanship
- Care, custody and control
- Defamation
- Pollution
- Employment practices liability
- Excess motor liability
- Employers liability
- Cyber liability
- Directors & Officers liability
- Professional indemnity liability

WE ARE DIFFERENT

As experts in our field, we take the time to understand the complexities that small businesses face, protecting everything your business needs to keep going. From POPIA to vaccine disputes and cyber hacking, all the essential aspects of your business are covered.

With SureThing, regardless of the claim alleging liability, your legal defence costs and third-party claims are covered, paying out to the policy limits.

And as a first-of-its-kind policy, SureThing also takes care of the gaps left by exclusions – like bodily injury and property damage – making it the one cover you need at a premium you can afford.

Get SA's first and only all-in-one, all-risk third-party legal liability policy for small businesses. All the cover you need, all wrapped up in one sure thing.

SURETHING

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider (FSP No. 47230). Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider.