



You finance your business.

We finance your legal battles.

Running a small or medium-sized business means wearing many hats - and liability shouldn't be one of them. A single third-party claim can put everything you've worked so hard to build at risk. At iTOO, we understand that even when you're doing everything right, things can still go wrong - from a slip at your premises to a product issue out in the market.

That's why we've designed our Broadform Liability cover with SMEs in mind. It's flexible, comprehensive protection that grows with your business - whether you're just starting out or scaling up.

- Tailored for SMEs
- Backed by expert support when you need it most.

So you can focus on running your business, knowing you've got a team of specialists behind you.

iTOO Broadform Liability - because your business deserves expert protection

Why get your Broadform Liability covered by iTOO?

Expertise that defines our business. Service excellence that redefines it. From a single claim to a large products liability resulting in multitudes of claims, our Broadform Liability offers protection from an injury or damage:

- Sustained by third parties when visiting your premises,
- Arising from the activities that you perform as a business,
- Caused by the products you provide, or
- As a result of the work or services you perform.

You're in the hands of an expert. You can always be assured of professionalism, quick turn around times and world-class technical knowledge. We'll keep you in the loop every step of the way.

An epic partner in specialty insurance.

At iTOO we're experts who are willing to see things differently, never simply following, but creating a unique path to lead you to the best solution.

With iTOO Broadform Liability you have instant access to South Africa's best legal experts fighting your battle for you.

Some of the Policy Triggers

01. PROPERTY DAMAGE & BODILY INJURY

02. DEFECTIVE WORKMANSHIP

03. SUDDEN & UNEXPECTED POLLUTION DAMAGE

04. SPREAD OF FIRE

05. HARMFUL PRODUCTS MANUFACTURED, SUPPLIED OR DISTRIBUTED

06. NEGLIGENT PRODUCT-RELATED ADVICE

07. DAMAGE TO THE PART BEING WORKED UPON

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.

**BROADFORM
LIABILITY
FOR SMEs**