PERSONAL | PROFESSIONAL | BUSINESS

iTOO™

YOUR EPIC PARTNER IN SPECIALTY INSURANCE

Think Expert. Think iTOO

Understanding our customers, their businesses, and current and emerging market trends, is what really sets us apart, sharpens our expertise and guides our insurance offering. Our aim is to expand the boundaries of what's possible in insurance. We partner with over 1000 brokers countrywide and in selected African regions 24/7/365.

iTOO is dedicated to driving our partner brokers' success, offering them the tools and support they need to thrive. We're experts in what we do, so you can unlock the limitless potential of what you do. iTOO is what happens when technical expertise meets a community of passionate and dedicated insurance experts.

Behind every great thinker, is a great risk partner too.

iTOO Specialty Products

Our products have been expertly designed to cover six special risk lines. By understanding our customers, their business' and individual needs, we can offer tailored, distinctive solutions that assure you and your business complete peace of mind.

CYBER

- COMMERCIAL CYBER
- [MY]CYLUTION (PERSONAL CYBER)

ART & ENTERTAINMENT

- ART
- CLASSIC CAR
- COMMERCIAL FINE ART DEALERS & AUCTIONEERS
- CONTINGENCY
- EVENT LIABILITY
- PHOTOGRAPHY
- PRIZE INDEMNITY

PROFESSIONS

- CLINICAL TRIALS
- MEDICAL MALPRACTICE
- ETHIQAL
- PROFESSIONAL INDEMNITY
- VETPROTECT

BUSINESS

- AISECURE
- BROADFORM LIABILITY
- COMMERCIAL CRIME
- DIRECTORS & OFFICERS LIABILITY
- EMPLOYMENT PRACTICE LIABILITY
- FINANCIAL INSTITUTIONS CRIME & CIVIL LIABILITY
- SURETHING (FOR SMES)
- TRUSTEE LIABILITY

SPECIALTY

- AVIATION
- DRONES
- ENVIRONMENTAL LIABILITY
- RENEW RISK
- SCHEMES, BINDERS & OUTSOURCED AGREEMENTS

GLOBAL CRISIS

- KIDNAP & RANSOM
- POLITICAL VIOLENCE & TERRORISM

CYBER

- COMMERCIAL CYBER
- [MY]CYLUTION (PERSONAL CYBER)

Data and systems are key assets for most companies because without them you cease to exist. iTOO Cyber Insurance provides your business with access to expert knowledge and resources to effectively manage and recover from a cyber incident.

Policy Triggers

01. CYBER EXTORTION

02. DENIAL OF SERVICE

03. MALWARE

04. HACKING

05. INSIDER AND PRIVILEGE MISUSE
Internal and service provider.

06. DOWNSTREAM ATTACK
Your environment resulting in damages to another.

07. PHYSICAL THEFT AND LOSS
Both devices and physical hard copy data.

08. BUSINESS EMAIL COMPROMISES

Our comprehensive cyber insurance policy can be tailored to your requirements and provides the following coverages:

1ST PARTY

Regulatory fines

To the extent insurable by law, fines imposed by a government regulatory body due to an information privacy breach.

Business interruption

Loss of income and increased cost of working because of a systems security incident.

Data restoration

Costs to restore, re-collect or replace data lost, stolen or corrupted due to a systems security incident.

Outsourced service provider

Cover for exposure from named outsourced service providers including business interruption losses.

Theft of Funds

Unrecoverable loss of money, belonging to or for which you are legally responsible, as a direct result of a system security incident by a third party or payment on a fraudulent invoice. Cryptocurrency losses are excluded.

Payment card industry fines & penalties

Cover for monetary fines, penalties, assessments, chargebacks, reimbursements and fraud recoveries which you become legally obligated to pay in terms of a merchant services agreement.

Phone phreaking

Call and/or bandwidth usage costs you are legally obligated to pay as a result of unauthorised use of your telecommunications system by a third party.

Physical damage

Costs to replace or repair direct physical damage of tangible property belonging to or rented, leased or hired by you as a direct result of a system security incident.

3RD PARTY

Privacy liability

Defence and settlement of liability claims arising from compromised information.

Network security liability

Defence and settlement of liability claims resulting from a system security incident affecting systems and data as well as causing harm to third-party systems and data.

Media liability

Defense and settlement of liability claims resulting from disseminated content (including social media content) including unintentional defamation or copyright infringement.

INCIDENT RESPONSE

Incident response costs

Costs to respond to a system's security incident, including:

- for professional (legal, public relations and IT forensics) advice, including assistance in managing the incident, coordinating response activities, and making representation to regulatory bodies;
- to perform incident triage and forensic investigations, including IT experts to confirm and determine the cause of the incident, the extent of the damage including data compromised, contain, mitigate, and repair the damage, and guidance on measures to prevent re-occurrence;
- for crisis communications and public relations costs to manage a reputational crisis, including spokesperson training and social media monitoring;
- for communications to notify affected parties; and
- for remediation services such as identity theft monitoring to protect affected parties from suffering further damages.

CYBER EXTORTION

Costs to investigate and mitigate a cyber extortion threat. Where required, 50% of the costs to comply with a cyber extortion demand.

Secure [every] click.

In today's digital age, threats can come in many forms – from theft of funds to cyberbullying or even express kidnapping.

[My]Cylution is expertly designed to provide comprehensive cyber protection for you and your family.

Why get your cyber cover from iTOO?

At iTOO, we understand the complexities of cybercrime and the impact of personal cyber incidents. Our expertise ensures you have the right protection when it matters most.

What's included?

Choose from five comprehensive packages tailored to your needs. **[My]Cylution** offers market-first modules and industry-leading coverage such as:

- **THEFT OF FUNDS**
- **IDENTITY THEFT**
- **DATA RESTORATION & MALWARE DECONTAMINATION**
- **CYBER BULLYING & CYBER STALKING**
- **CYBER EXTORTION**
- **ONLINE SHOPPING**
- **EXPRESS KIDNAPPING**
- **NETWORK SECURITY**
- **PRIVACY & DATA BREACH LIABILITY**
- **PRIVACY & DATA BREACH BY A THIRD-PARTY**

Ways to offer [My]Cylution:

- As a standalone policy to individuals
- As an upsell on all renewals
- To organizations for their staff members or Directors
- To schools for their pupils, parents, and teachers
- To industry bodies for their members

WE ARE DIFFERENT

At iTOO, we're more than just a provider – we're your trusted partner in personal cyber protection.

Our team of dedicated cyber specialists offers unmatched expertise and service, delivering leading-edge solutions tailored to the evolving risks of our digital world.

Most importantly, we understand the complexities and real-life impact of personal cyber incidents – and we're here to support you every step of the way.

ART & ENTERTAINMENT

- ART
- CLASSIC CAR
- COMMERCIAL FINE ART DEALERS & AUCTIONEERS
- CONTINGENCY
- EVENT LIABILITY
- PHOTOGRAPHY
- PRIZE INDEMNITY

Insure what you love with people who love it too.

Art and collectables are a fast growing asset class around the world. Representing years of value that could diminish in a matter of seconds, it's critical to take the time to insure with an expert who understands the length and breadth of the industry.

Damage, an increasing rise in cultural crime and forgery can translate to serious loss in terms of your appreciating works and collectables.

If you're a commercial dealer or collector of appreciating assets, or a specialist storage or transport facility, you need to speak to us because iTOO Artinsure is the only insurance provider that understands the value of art and collectables as much as you do, because our business has been built by collectors.

Personal = instant cover following new acquisitions for transit & 30 days.

Why iTOO Artinsure?

Service that comes from a love of what we cover. Expertise that translates to value.

Our experts are the first to market uniquely designed cover, tailored to collectors and the commercial entities that service them.

WE ARE DIFFERENT

Our art experts really get the art world, so at iTOO Artinsure we ensure that we agree on the basis of a settlement upfront, keeping things easy and transparent.

COMMERCIAL ART WORLD COVER

We understand that from auction houses to dealers, accidental damage or theft of stock, will affect your business functionality, which is precisely why our product is specially designed to protect your bottom line. The option of including transit, forgery and defective title cover offers further protection.

ART COLLECTOR COVER

We are collectors and share the same passion and understanding, which is reflected in our highly specialised policies. These treasured items, in a private collection, on exhibition, at a museum or a company's premises require agreed value-bespoke cover that includes theft or damage along with cover options to include transits, forgery or cover for whilst they're entrusted to a third party. Our team of experts will ensure they never lose their true value.

Policy Triggers

01. IRREPARABLE DAMAGE

02. DAMAGE OR THEFT

03. FRAUD OR FORGERY

iTOO Artinsure is a Division of **iTOO Special Risks** (Pty) Ltd (Reg No: 2016/281463/07) (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.

Insure with an expert who shares your passion.

At iTOO we understand that classic cars require specialist valuations and claims handling techniques. Methodologies vary greatly from standard motor insurance, which is why at iTOO our insurance for classic cars has been designed by our experts, who are all collectors themselves.

Additional Benefits:

- Appreciation Clause
  – up to 20% at claims stage
- Depreciation in value
  – compensate client for depreciation in value following an accident and restoration
- New acquisitions automatically covered for 7days
- Temporary removal and storage
  – vehicle in imminent danger

Why insure your classic car with iTOO?

Service and expertise from experts who understand this is not a hobby, but a passion.

With iTOO Classics your collectable is insured for the correct, agreed value determined by a respected, specialist valuator. With no value limit, cover can start as low as you'd like, because our policies have been designed for assets that appreciate beyond the original retail price over time. This includes adjustment for change in the value of money, vehicles generally older than 20 years, as well as cover for a handful of nominated drivers 30 years of age or older. Collectors younger than 30 can take advantage of our static cover option.

With cover targeted to insure vehicles that are not used on a regular basis, beyond collectables, iTOO also considers highvalue modern and rare vehicles, like the Ferrari 458 Speciale, F12 TDF, Porsche GT2/3 or LaFerrari.

WE ARE DIFFERENT.

As passionate collectors we offer a stand-alone specialised policy as opposed to a bundle option. Unlike most of the local market, we understand that assets can be impaired even after restoration.

Our Depreciation Clause

Our Depreciation Clause states that if repair work furthers damage or drop in value, then you're compensated for the loss. We also take the time to see that any damages or repairs are handled by our panel of approved specialist craftsmen.

Complete peace of mind

To give you complete peace of mind the minute you first open the door, any new acquisition is automatically covered for seven days whilst temporary removal and storage is offered for vehicles in imminent damage.

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When your stock is beyond measure, insure with an expert who understands its value.

The replacement value of a timeless treasure can go beyond measure. As an art business which holds stock, damage or theft could be utterly crippling to your cashflow and ruin your reputation as a business. Our experts understand this, which is why iTOO Artinsure's Commercial Dealers & Auctioneers policies offer specialist cover most chosen by the top auction houses and galleries in the country. If you're an art dealer, antique dealer, auctioneer, gallery or you transport or hold stock that appreciates in value for someone else, this cover has been expertly tailored just for you.

You can now spend time investing in your trade, knowing you're covered by an expert who really understands it.

FAST FACT

Did you know that we have an instant cover option?

Contact us to intergrate this with your clients www.itoo.co.za

Why iTOO?

Service that goes beyond.
Expertise that rises above.

VALUE FOR VALUE:

As a dealer it's important that your stock book is completely up to date with consignment agreements signed and set in place. We offer insurance on your owned stock at an agreed basis of valuation and consignment stock at the agreed consignment value.

NETWORK CONNECTIONS & BUY BACK OPTION:

Should a piece be stolen, we make use of our network to raise awareness and help track it down. If we recover an artwork that we've already settled a claim for, we'll offer you the chance to buy it back from us at the settlement value plus VAT. If you choose not to reclaim the work, we will keep it for resale.

WE ARE DIFFERENT

At iTOO our experts are collectors. We ensure that a professional, reputable assessor values your collection or ascertains your loss.

The basis of a settlement is agreed upfront, giving you complete assurance in the event of a claim.

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With iTOO your show always goes on.

Every major event organiser understands the planning, logistics and effort it takes to facilitate a successful event. Today, everything from the adverse weather to terrorism, national mourning, or artist non-appearance, makes cancellation and abandonment a possibility you need to plan for.

No matter how well-oiled an event is, unforeseen circumstances can diminish your profits and possibly destroy your reputation. When a radical turn of events comes your way, let an industryleading expert steer you to a complete solution.

WHY iTOO?

Service and expertise that protects your revenue and covers your expenses to ensure your peace of mind.

At iTOO, our experts recognise the enormous financial outlay from production and event organisations, sponsors and promoters. Which is why we have tailored a solution to cover your expenses against a range of eventualities.

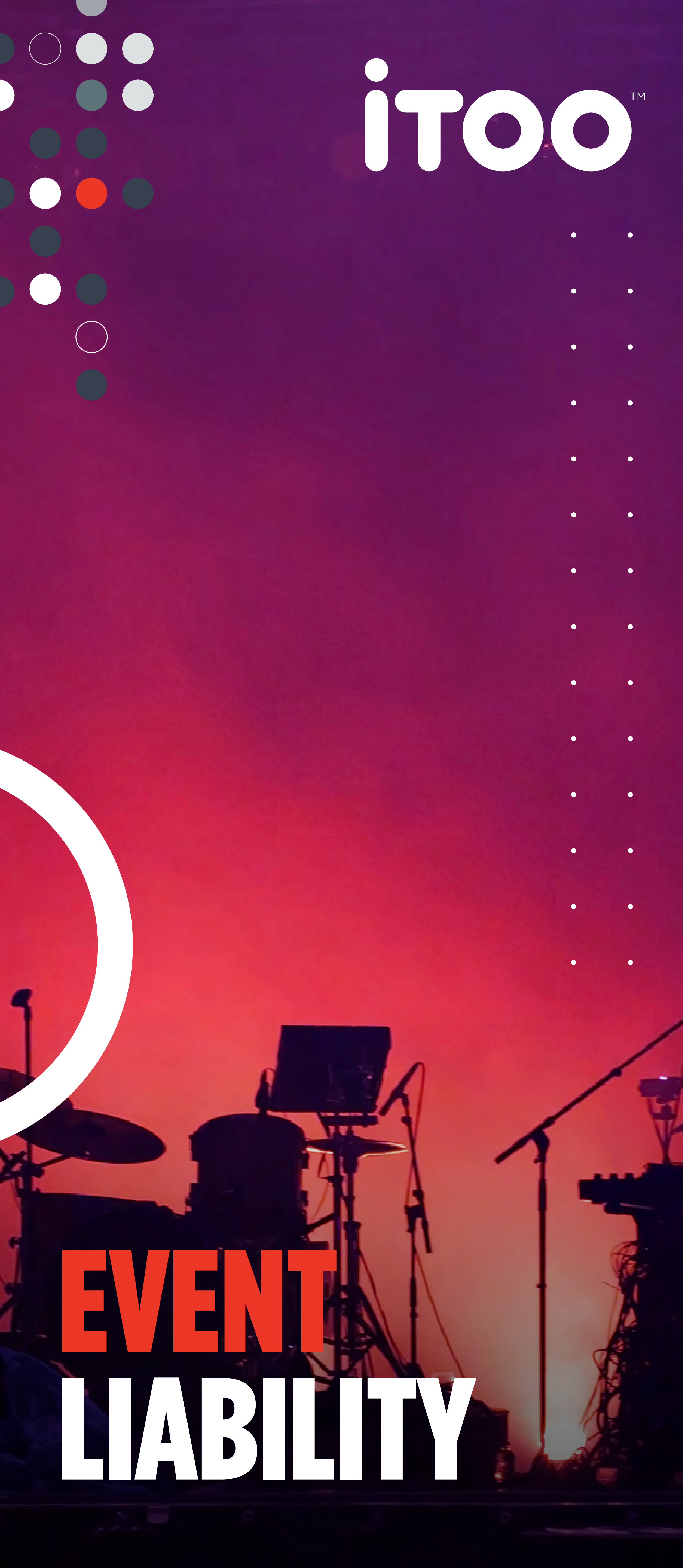
From concerts and festivals, to theatrical productions, conferences, conventions, major sporting events, trade shows, fairs and product launches; iTOO's Contingency Insurance should be first and foremost on your planning schedule.

iTOO's Contingency Insurance covers you should an event be cancelled, abandoned, interrupted, postponed, relocated or a no-show (entertainer non-appearance).

WE ARE DIFFERENT

It's looking beyond today that means your next event will too.

Our experts understand global economic and social tides, offering extensions beyond the norm, including terrorism and civil commotion.



EVENT LIABILITY

When the rock starts to roll, you need an expert.

When it comes to Event Liability, we know there's more than simple legal compliance on the line. Reputation and financial survival are two cornerstones in any eventing, sporting or exhibition business.

Unforeseen circumstances can diminish your profits and possibly destroy your reputation.

If you're an expert at events, we're the expert you can trust to cover them.

Why get your Event Liability covered by iTOO?

It is a legal requirement to have event liability cover in place for certain events, without event cover, your event cannot take place.

At iTOO we believe that because not all events are the same, our Event Liability team will offer you something unique, specially adapted to your needs whether you're hosting a once off event or frequent ones.

No matter how precise your risk management strategies are, anything, at any event can go wrong at any time.

Policy Triggers

The following, but not limited to, are covered by the policy for product and public liability:

01. PROPERTY DAMAGE

02. SPREAD OF FIRE

03. BODILY INJURY

04. STATUTORY LEGAL DEFENCE COSTS

05. LEGAL DEFENCE COSTS

06. CONSUMPTION OF FOOD & BEVERAGE

07. POLLUTION: SUDDEN/ACCIDENTAL

WE ARE DIFFERENT

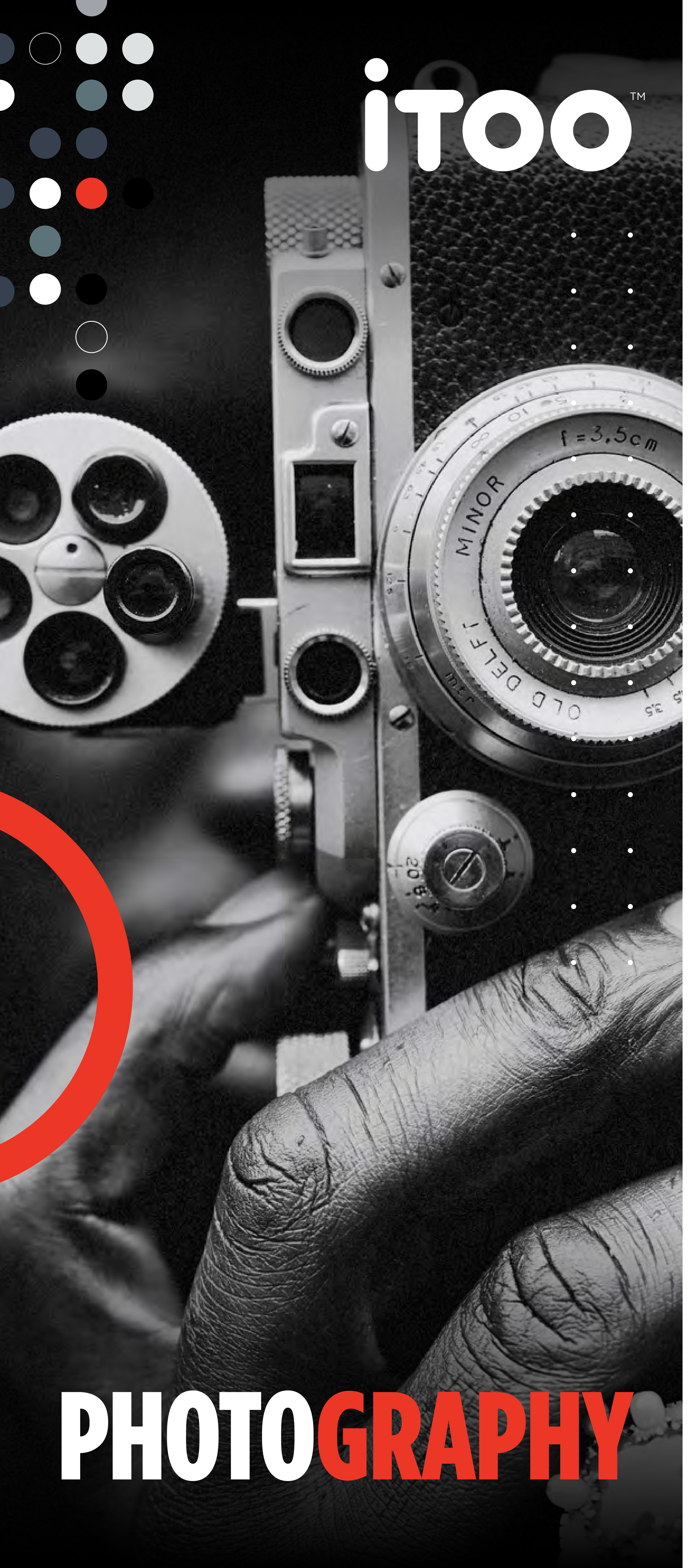
Our once off cover allows for an events claim to be made for an incident that occurs within the policy period, at any time (even after the policy period) should the claim only become apparent at a later stage.

This iTOO offering means you're covered for a claim lodged against you at any time, as long as the incident took place within the policy period. It's just another way we're always thinking ahead, so you never need to look back.

For annual event cover we have an aggregate limit per event rather than one aggregate limit for the whole year.

Types of events covered:

- Conferences
- Corporates (lunches, dinners, cocktail parties, CEO events)
- Business openings
- Product launches
- Trade shows
- Agricultural shows
- Food and wine tastings
- Bridal and baby events
- Concerts
- Organised cycling and road running events
- Sporting events



Insure with an expert who sees the world through your lens.

As a professional photographer you know that even a day without your camera can cost you a month's worth of income.

In fact, most professionals and enthusiasts are simply not aware that many of the standard 'all risk' policies are simply not comprehensive and don't offer cover for equipment – a loss that could collapse your business.

To answer a growing need, our iTOO Photography product was developed as an industry leading stand-alone product to cover the crippling gaps that ordinary insurance providers have been overlooking.

Now you can concentrate on your passion, knowing you're with an expert who appreciates it.

Why iTOO?

Service that captures the perfect picture.

Expertise that cover the bigger picture.

Our experts understand the market and can offer industry leading service to your broker when it comes to your every insurance detail. iTOO Photography product is designed to fit the needs of both enthusiastic and professional photographers.

What's the difference?

A Professional Photographer is defined as one who, at least 50% or more of their income is derived from their photographic work.

WE ARE DIFFERENT

We understand that often the best shots require local and international travel, which is why we offer worldwide, at home or studio and out and about cover.

Because we understand the deadline driven nature of your industry, all our professionals are offered equipment hire during the processing of a valid claim.

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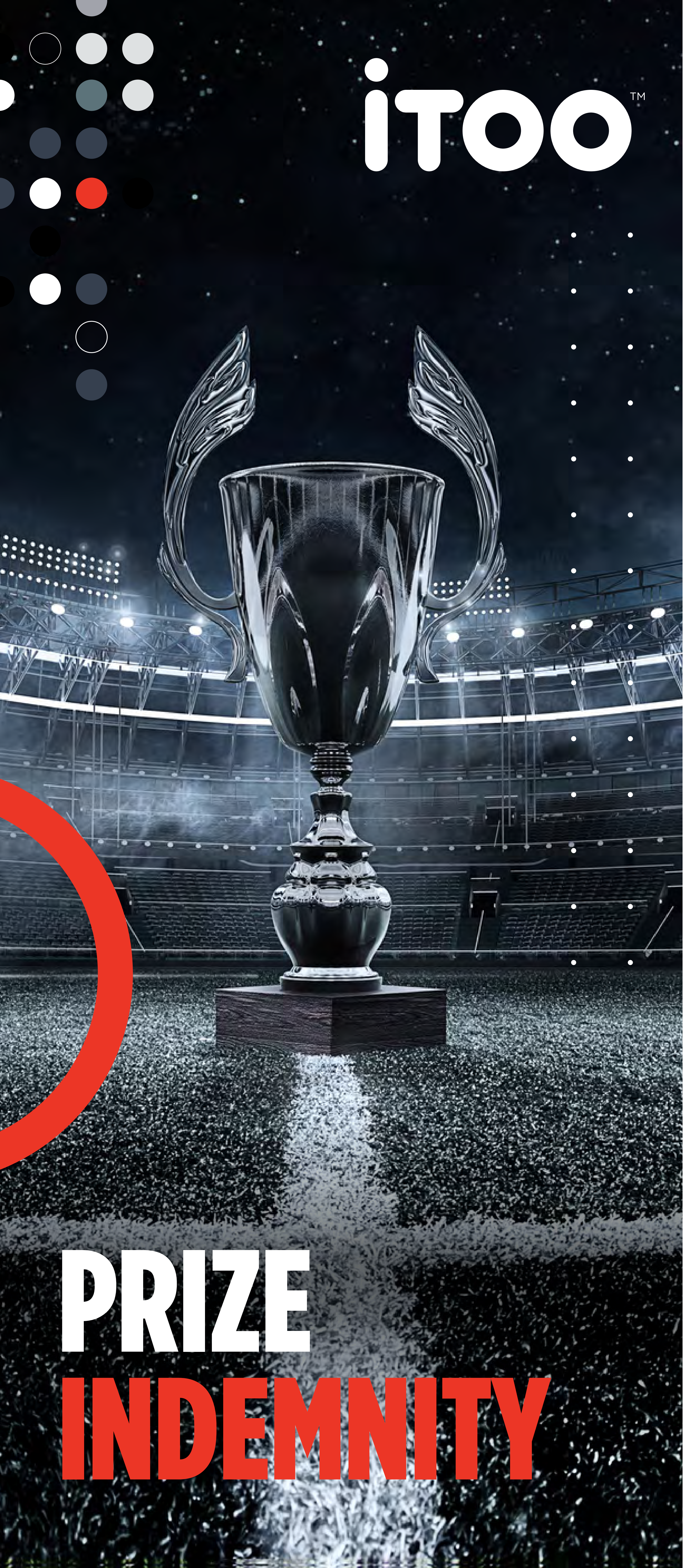


When winners go big, you can too.

As a company with a contractual liability to award a winning prize or contract bonus, a reward that would make a significant dent in your budget you need iTOO's Prize Indemnity Insurance.

This specialised insurance means you can dangle a carrot in any shape, form or colour, whilst still keeping the rest of your business growing.

If the numbers align, the ball goes in or the odds actually win, you need Prize Indemnity that's expertly gift-wrapped.

Why get your Prize Indemnity covered by iTOO?

Leading service and **forward-thinking expertise** that's always first prize.

If you're a brand, company, sponsor or retailer offering promotions, competition prizes, contractual/performance bonuses to sports professionals or teams, then iTOO's Prize Indemnity Insurance cover is exactly the win you need.

Whether it's a competition based on skill or pure probability, make sure the odds are always in your favour with a cover by the market leaders.

Prize Indemnity Insurance cover includes:

- Hole-in-one
- Pick an envelope competitions
- Online promotions or sports predictors
- Promotions linked to sporting achievement
- Contractual bonuses for athletes and teams
- Sports half time challenge promotions

WE ARE DIFFERENT.

At iTOO our industry knowledge and service professionalism gives us the edge over our competition.

Not only is this specialised cover designed to include a range of competitions, but we can also underwrite any promotion linked to a specific result, driving sales whilst protecting your income should the targeted result materialise.

PROFESSIONS

- CLINICAL TRIALS
- MEDICAL MALPRACTICE
- ETHIQAL
- PROFESSIONAL INDEMNITY
- VETPROTECT

Protecting Paths to Progress: Comprehensive Coverage for Clinical Trials.

Clinical trials follow strict scientific and ethical standards to ensure participant safety and data integrity. Before participating, individuals must provide informed consent, which involves understanding the trial's purpose, risks, and potential benefits. Clinical trials play a crucial role in advancing medical science, developing new treatments, and improving patient outcomes.

Clinical Trials Liability Insurance is a specialised insurance product designed to protect organisations conducting clinical trials from the unique risks and liabilities associated with these activities. It provides coverage for participant injury, illness, or death during the trial, ensuring financial and reputational security.

Why insure your Clinical Trial with iTOO?

Expertise we're always willing to share. We know the ins and outs of our field and continue to lead the way.

Our cover is tailored to meet the specific needs of your clinical trial including enhancements of cover and key extensions of the cover.

WE ARE DIFFERENT.

Clinical trial cases require an in-depth understanding of complex medical and regulatory requirements. Together our iTOO experts and respected attorneys ensure you have an expert team behind you.

From offering up to R 50 000 000 in capacity to developing competitive deductible structures, iTOO tailors cover each clinical trial according to its unique needs.

What the policy covers:

Bodily Injury and Illness:

Coverage for claims related to participant injury or illness resulting directly from trial activities.

Legal Defence Costs:

Covers attorney fees and other legal investigative expenses.

Additional covers include:

- Automatic Reinstatement of Limit of Indemnity
- Breach of Confidentiality
- Documents

Policy triggers?

01. PARTICIPANT INJURY OR ILLNESS

02. PARTICIPANT DEATH

03. ADVERSE EFFECTS REPORTING

04. REGULATORY ACTIONS

Years of hard work and dedication deserve cover by industry experts.

Over the last two decades, claims against medical practitioners and institutions have continued to rise, driven by heightened patient expectations and evolving healthcare complexities. Legislation such as the Consumer Protection Act, alongside newer frameworks introduced in the 2020s, has empowered the public with greater awareness of their rights and amplified consumer activism.

This trend has been further accelerated by the growth of legal professionals specialising in medico-legal law, as well as the increasing use of digital health records and telemedicine, which introduce new areas of liability.

At iTOO, our Medical Malpractice experts recognise these shifts and are constantly adapting policies to address emerging risks. If you provide any form of treatment, advice, or healthcare service, ensure that your years of expertise are protected by ours.

Why get your Medical Malpractice covered by iTOO?

Expertise we are always ready to share.

iTOO Medical Malpractice cover extends far beyond traditional medical practitioners. We protect professionals across the evolving healthcare and wellness spectrum including complementary health treatments, beauticians, spas, ambulance services, pharmacists, and digital health providers.

Our institutional cover extends to retirement facilities, day clinics, hospitals, primary health care and modern care environments such as telehealth platforms and wellness centres.

With deep knowledge of the medico-legal landscape and a commitment to innovation, we continue to lead the way ensuring that wherever care is delivered, expertise is protected.

Who should purchase the cover?

- Medical Practitioners & Allied Health Care Workers
- Complementary Health & Wellness Providers
- Institutions delivering medical services – hospitals, day clinics, retirement facilities, wellness centres, telehealth platforms, and diagnostic / testing facilities
- Emergency Services – ambulance operators, paramedics
- Pharmacists & Pharmacies – including online and digital dispensing services

WE ARE DIFFERENT

Medical Malpractice cases require an in-depth understanding of complex medical and health policy details.

Together, our experts and respected attorneys ensure you have a credible team behind you. From offering up to R125 million in cover capacity, to developing competitive deductible structures, iTOO tailors cover for each practice according to its unique needs.

Cover

At iTOO, we don't just insure the present , we anticipate the future.

Our comprehensive policy cover, including defence costs, together with tailored extensions, ensures that wherever healthcare evolves, your expertise remains protected.

COMMON CAUSES OF INCIDENTS

1. **Negligence during operations or procedures**
2. **Negligence in post-operative treatment and ongoing patient care**
3. **Failure to refer to or consult with appropriate specialists**
4. **Dispensing and medication errors – including incorrect prescriptions or pharmacy mistakes**
5. **Misdiagnosis or delayed diagnosis**
6. **Errors in medical record-keeping: incomplete, inaccurate, or lost patient information**
7. **Telemedicine risks – inadequate remote assessments or failure to escalate care appropriately**
8. **Failure in informed consent processes**

Claims examples

- Lack of informed consent
- Medication and dispensing errors
- Surgical and procedural errors
- Inadequate training and supervision
- Misdiagnosis or delayed diagnosis
- Practitioners practicing outside of scope

Safeguard your medical practice.

As a doctor, you care about your patients, prioritising their well-being and valuing the trust they place in you. Partnering with iTOO, EthiQal provides professional, affordable medical malpractice insurance that protects doctors against allegations of wrongful practices and when preventable errors have occurred.

Why get your medical malpractice cover from iTOO EthiQal?

EthiQal understands the challenges and risks of running a modern-day medical facility. Our optimised, innovative risk management solutions help you as a healthcare practitioner - whether you're a GP, surgeon or other specialist in private practice - protect your livelihood, employees and patients, as well as increase your practice efficiency and stimulate growth.

We offer the following medical malpractice insurance solutions:

Comprehensive cover

Get cover for professional incidents that occur during your period of insurance. Claims arising from these will be covered if they are reported during your period of insurance, and any time thereafter in the event of death or permanent disability, as well as on retirement if you've had your policy for at least five years, uninterrupted, prior to your retirement.

Claims-made cover

Get cover for professional incidents that occur and are reported during your period of insurance. Limited run-off cover at no additional premium is covered in the event of death, permanent disability, retirement, ceasing to practice as registered healthcare practitioner or on emigration.

Retroactive cover

Switching insurance from another claims-made product? Protect yourself from gaps in cover with retroactive cover, available on our comprehensive as well as claims-made policies.

WE ARE DIFFERENT

EthiQal firmly believes that our doctors are a national asset and must be protected. Our active risk management is aimed at reducing medico-legal threats and stabilising professional indemnity premiums.

Our in-house team of highly experienced lawyers and doctors is easily accessible for day-to-day medico-legal advice, and oversees the claim adjudication and resolution process with the support of reputable law firms.

OUR PROMISE

EthiQal strengthens healthcare in South Africa by protecting doctors and their patients, standing as a trusted partner in a challenging environment.

WHAT SETS US APART

- **Quick access to medico-legal advice**
- **Active risk management support**
- **Commitment to mediation & expert panels**
- **A belief that doctors are a national asset**

PROVEN IMPACT

Trusted by surgeons and specialists nationwide, with risk-adjusted premiums, tailored extensions, and recognition such as the IRMSA Risk Management Award. Over R3 million invested in medical associations to support a sustainable future for healthcare.

Cover by professionals, for professionals.

If you're an industry professional who gives advice in your area of expertise, as a business or individual, whether you are an accountant, architect or IT whizz, and anyone in between, you need specialist cover against third party claims.

As no two businesses operate alike, our experts structure our Professional Indemnity solutions to suit your needs and distinct profession. With iTOO Professional Indemnity cover you can be assured our expertise, covers all of yours.

Why iTOO?

iTOO Professional Indemnity offers bespoke policies that are structured to protect you financially against any actual or alleged negligence, errors or omissions in the scope of your business by not only covering damage awards, but also the costs incurred in defending you.

Our policy also protects you against indirect or consequential losses, fraud by your employees and a host of additional extensions to suit your business practices.

Policy Triggers

01. LEGAL LIABILITY
resulting from any written demand or legal or administrative proceeding that seeks damages as a result of any actual or alleged breach of duty by the insured.

02. DEFENCE COSTS
incurred in defending a claim in accordance with the provisions contained in this policy.

WE ARE DIFFERENT.

Our policies are exclusively designed just for you by Professional Indemnity experts, so you can be sure that the intricacies of your profession are truly understood and covered.

We only partner with the best, so you can rest assured that your cover means you have access to the very best legal experts 24/7.

We are flexible in applying our expertise to find solutions for non-traditional business environments that also have professional indemnity exposures.

Who should purchase the cover?

Any professional selling their knowledge and skills in the form of advise such as

- Accountants, Tax Practitioners and Auditors
- Architects
- Attorneys
- Engineers
- Estate Agents,
- Legal Practitioners
- Project Managers
- Quantity Surveyors

How to get cover?

1. By contacting your nearest broker. For help finding a broker, visit our website.
2. Providing us with the relevant proposal form.
3. Indicating the fee income earned from professional activities.
4. Providing us with the claims history. (if any claims)

Added benefits to professional indemnity

Our policy extends to (cover is not limited to this):

- Defamation
- Loss of Documents (belonging to third parties)
- Liability arising from Subcontracted duties
- Liability arising from participating in Joint Ventures

Our experts know what your practice needs.

As a veterinary professional you can now enjoy complete peace of mind with the most comprehensive cover on the market.

iTOO's VetProtect is suited to all kinds of vets offering one single comprehensive product to ensure you're covered for all eventualities. From liabilities that arise as a result of your employees, to mistakes, injuries and misdiagnosis that occur at your practice, legal costs can shut the doors on any veterinary institution, no matter how reputable.

iTOO VetProtect is the one policy you need to cover everyone and everything in your practice.

Why choose VetProtect from iTOO?

Service tailored to your practice. Expert cover tailored to be the first of its kind.

Our experts have designed a comprehensive liability cover that is essentially a "one-stop shop" for all kinds of veterinary professionals.

WE ARE DIFFERENT

We understand that no two practices are alike, which is why we tailor our offering to provide a unique quote, based on your individual risk and specific cover needs.

We offer cover to the following professional categories:

CATEGORY A:
Single-person practice

CATEGORY B:
Domestic general practice – multi-person practice

CATEGORY C:
Commercial general practice

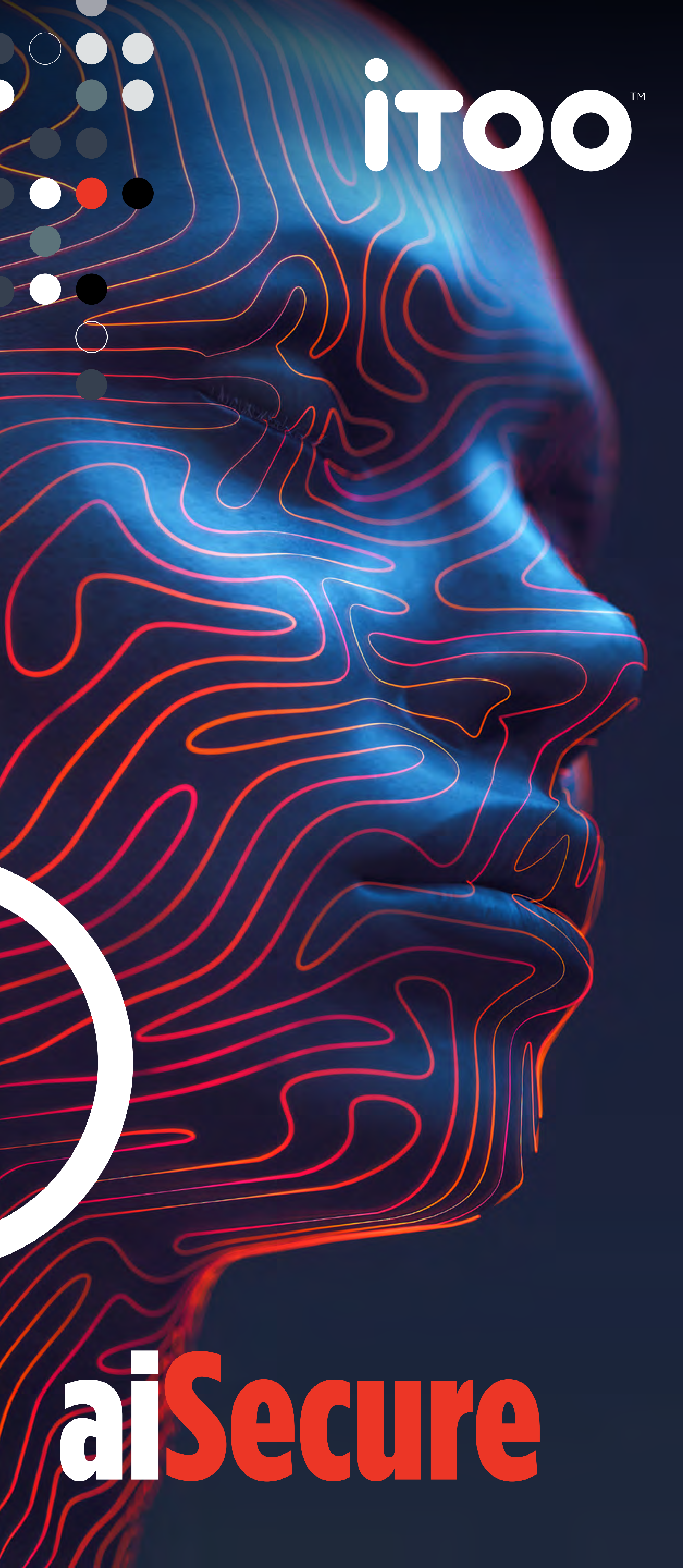
CATEGORY D:
Commercial Specialised Practice (wildlife, breeders, studfarming, fisheries and alike)

iTOO VetProtect takes care of your costs for legal representation at counsel complaints, as well as claims, covering you and your practice in the event of Medical Malpractice. **We also include comprehensive cover for:**

1. **Medical Malpractice & Professional Indemnity**
2. **Public, Products & Employer's Liability**
3. **Commercial Crime**

BUSINESS

- AISECURE
- BROADFORM LIABILITY
- COMMERCIAL CRIME
- DIRECTORS & OFFICERS LIABILITY
- EMPLOYMENT PRACTICE LIABILITY
- FINANCIAL INSTITUTIONS CRIME & CIVIL LIABILITY
- SURETHING (FOR SMES)
- TRUSTEE LIABILITY



Africa's first AI insurance

De-risking AI innovation through outcome-based coverage.

As Artificial Intelligence (AI) moves from experimental tools to mission-critical operations, a new category of risk has emerged: Performance Risk. When an AI system underperforms or misses its target, the financial consequences can be significant.

aiSecure, a product by **iTOO Special Risks**, is a first-of-its-kind specialty insurance product in South Africa. It is designed to provide financial certainty where traditional Cyber, Professional Indemnity (PI), or Tech E&O policies may leave gaps.

What is aiSecure?

aiSecure is a standalone insurance product that triggers when an AI system fails to meet agreed-upon performance benchmarks or Key Performance Indicators (KPIs). Rather than focusing solely on data breaches (Cyber) or negligence (PI), aiSecure protects the financial outcome of the AI's work.

Who is it for?

- **AI Providers & Developers:** Looking to offer performance guarantees to their customers to accelerate sales and build trust.
- **Enterprise AI Users:** Corporates that are deploying AI to make autonomous decisions or drive operational efficiency.

Why it Matters

The "Trust Gap" is the biggest barrier to AI adoption. aiSecure bridges this gap by:

- **Backing ROI:** Providing a financial safety net if the AI doesn't deliver the promised efficiency or accuracy.
- **Unlocking Procurement:** Helping vendors meet the rigorous risk requirements of large corporate buyers.
- **Affirming Reliability:** Moving AI from a "black box" risk to an insurable business asset.

Use Cases

- **Industrial AI:** An AI system fails to reduce scrap rates in a factory to the agreed level.
- **Financial Services:** A fraud detection model misses a significant number of fraudulent transactions, leading to direct financial loss.
- **Logistics:** An automated routing AI causes systemic delivery delays, resulting in contractual penalties.
- **Legal & Compliance:** An automated AI document review tool misses critical clauses, leading to remediation costs.
- **Agricultural:** An AI camera system incorrectly sorts graded Fruit into the wrong baskets for exports. (Puts B grade fruit in the AA grade assortment)

HOW IT WORKS

01. DEFINE KPIS:

We work with you to identify the specific, measurable metrics the AI must meet (e.g., accuracy rates, error thresholds).

02. UNDERWRITING:

Our experts evaluate the model's data, training, and historical performance.

03. POLICY ISSUE:

A tailored policy is issued with triggers based on those KPIs.

04. CLAIMS:

If the AI underperforms against the agreed benchmarks (subject to policy terms), the policy responds to cover financial losses or contractual liabilities.

Ready to de-risk your AI journey?

Stefano Cavalieri
StefanoC@itoo.co.za | +27 (0)78 412 9078

You finance your business. We finance your legal battles.

Being held legally responsible for third party claims can financially cripple a company, destroying everything you have built up. We understand that even when your business is faultlessly following best business practice, things can go wrong – from incidents that occur at your premises to product liabilities that occur outside of them. iTOO's Broadform Liability is designed by our experts to safeguard your many years of hard work and new ventures.

You can get down to business, knowing you've got an expert covering you.

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.

Policy Triggers

01. PROPERTY DAMAGE & BODILY INJURY

02. DEFECTIVE WORKMANSHIP

03. SUDDEN & UNEXPECTED POLLUTION DAMAGE

04. SPREAD OF FIRE

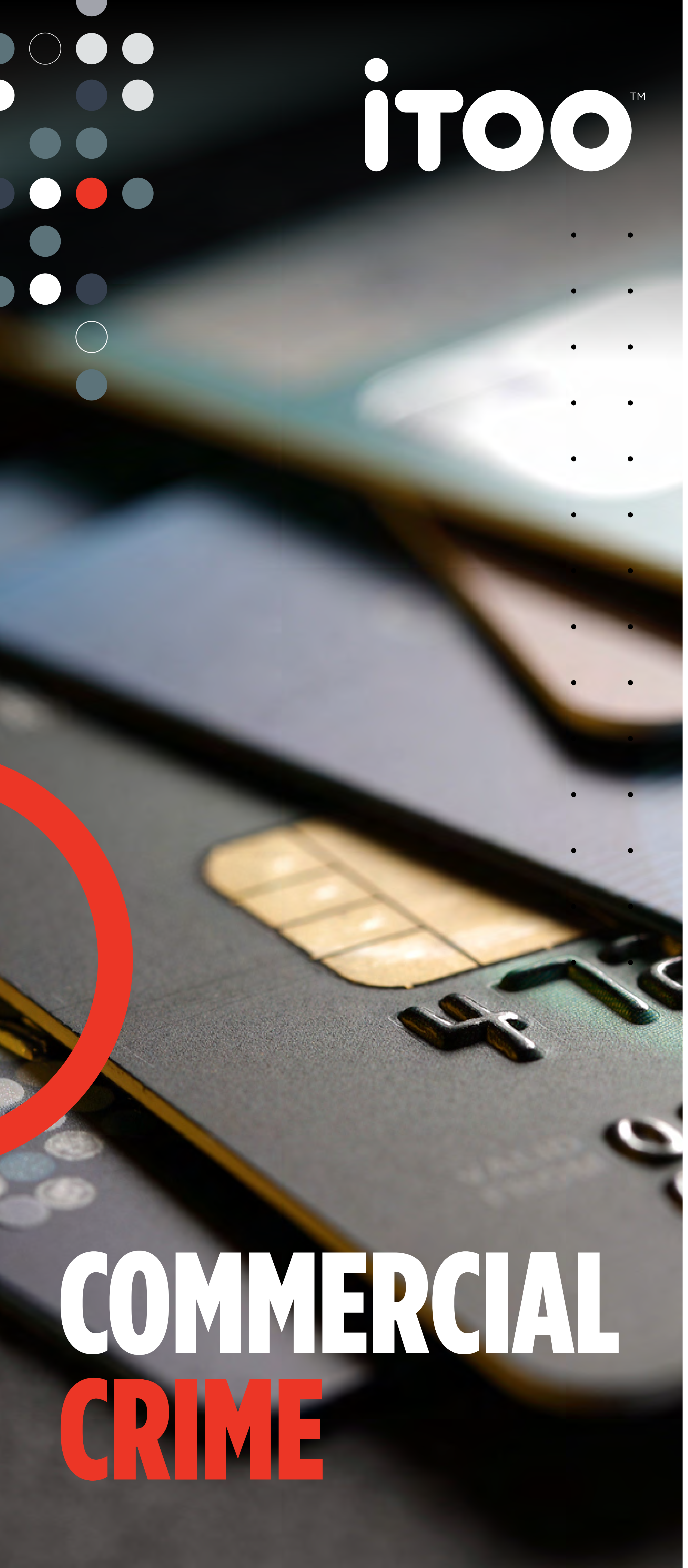
05. HARMFUL PRODUCTS MANUFACTURED, SUPPLIED OR DISTRIBUTED

06. NEGLIGENT PRODUCT-RELATED ADVICE

*to name a few

iTOO's Liability Product Offering:

- Broadform Liability
- Property Liability
- Schools Liability
- Security Liability
- Contractors Liability
- Recall Expenses



COMMERCIAL CRIME

Protect your company assets.

The ever-changing economic environment, advancements in technology and international expansion mean that every company - regardless of size, industry or geographic region - is a potential target for commercial crime.

- **As a business owner you need to be vigilant in protecting your assets from all forms of theft, including theft from staff.**
- **While you want to trust the people you hire, unfortunately your business may be more susceptible to internal crime than you think.**
- **Commercial crime committed by employees can cause serious financial loss to you as an employer.**

Why get your Commercial Crime cover from iTOO?

Our commercial crime insurance product is an essential component of risk management for your business, helping you to safeguard your assets, finances and reputation against various criminal threats. Without cover, your business could suffer significant financial losses that could potentially cripple your operations. Our policy also goes the extra mile by covering third-party computer fraud. At iTOO, we're committed to delivering expert service – always.

iTOO Commercial Crime covers the following policy triggers:

Policy Triggers

01. THEFT

02. DISHONESTY OR FRAUD COMMITTED BY EMPLOYEES

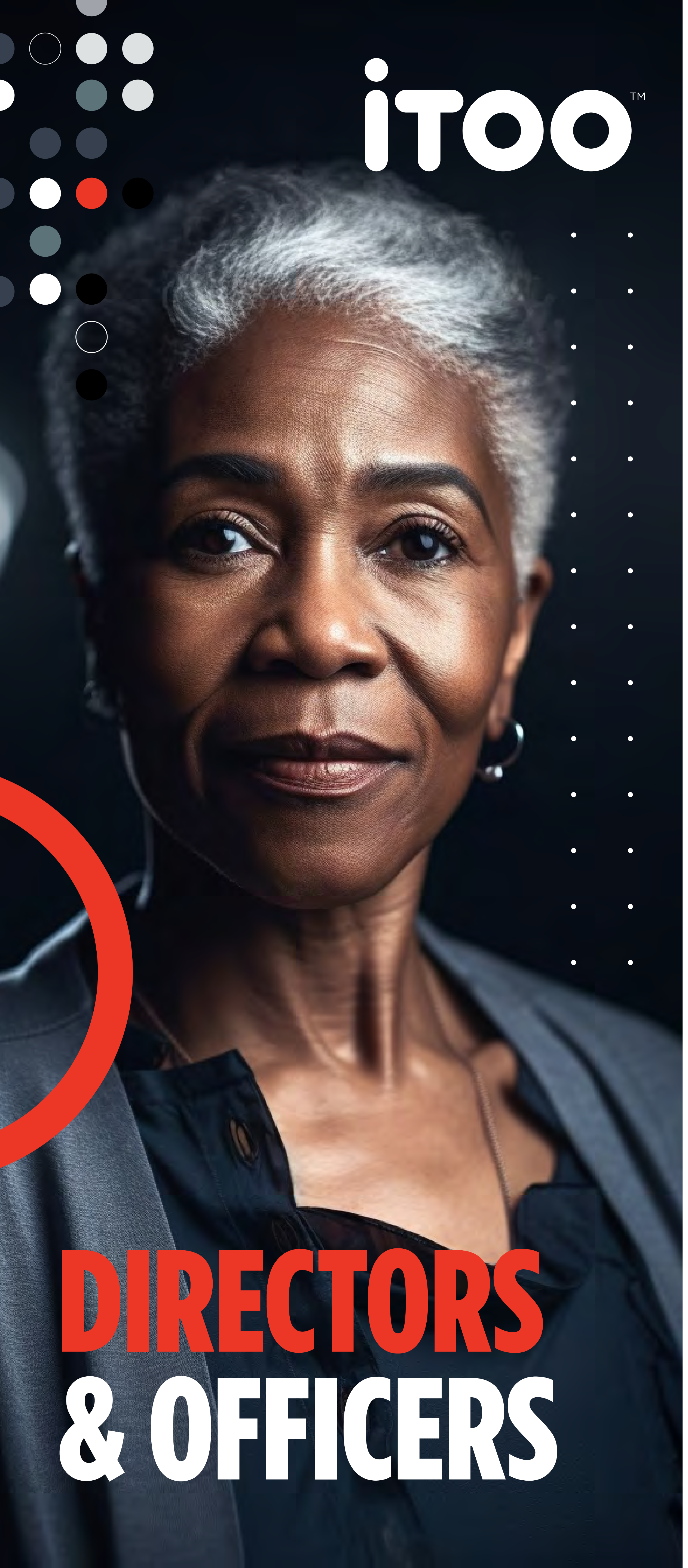
03. THIRD-PARTY COMPUTER FRAUD

04. EXTORTION

05. FRAUDULENT TRANSFER INSTRUCTION

WE ARE DIFFERENT.

It's more than simply knowing you have expert cover; it's also knowing your business is backed by the industry's best-rated claims department. We have the expertise, knowledge, skill, and service to ensure your business can keep going no matter what it faces.



Business Leaders need cover with industry experts.

As a company director or officer, when things go wrong there's so much more than simply your position on the line.

The Companies Act imposes personal liability for breach of duty. Meaning, you may be held personally, jointly and severally liable for any loss, damages or costs sustained by your company or any other stakeholder because of your decisions and actions.

At iTOO we fully comprehend the personal severity of these kinds of claims. If the buck stops with you, make sure your bucks are covered by an expert.

iTOO's Directors & Officers insurance has you covered.

- Cover if a company director or officer is sued for a breach of fiduciary duties
- Covers the loss, for damages following adverse judgements related to a claim made against a company director or officer.
- Cover for legal defence costs that can be financially crippling to your business

Why get your Directors & Officers covered by iTOO?

Service that puts you at ease.

Expertise that keeps you ahead. Our specialist cover is structured to include:

1. **Directors & Officers personal liability protection**
   Including the advancement of legal defence costs and access to expert defence attorneys to guide you.
2. **Company Reimbursement**
   To protect the company balance sheet by reimbursing the entity for indemnifiable claims brought against the directors and officers.
3. **Company Securities**
   To protect the company in the event of a breach of securities regulations.

WE ARE DIFFERENT

We offer you industry leading experts who think and act ahead of the curve.

Your personal financial security and well-being may rest in the hands of an insurance provider – with iTOO, you can be sure you're backed by an industry expert.

Policy Triggers:

A written demand, civil, regulatory or administrative proceeding, criminal proceeding and wrongful employment practices allegation resulting from an actual or alleged breach of duty.

Common Causes:

- Conduct of directors and officers
- Company actions against their own directors
- Breach of mandate
- Defamation
- Insolvency
- Statutory inquiries

EMPLOYMENT PRACTICE LIABILITY

When mistakes result in employee disputes, make sure you have an expert with you every step of the way.

Actual or alleged breaches of employment practices **legislation** may result in **legal defence costs**, damages awards and settlements which can severely strain a company's financial resources.

Our experts understand the extent of Employment Practices Liability, including the reputational damage that a company may face. At iTOO we've structured a policy to ensure that your business is covered in the unfortunate event of an employment practices violation.

Even the best practicing companies will face an employee dispute, when you do, make sure you have an expert with you every step of the way.

Why get your Employment Practice Liability covered by iTOO?

Labour disputes can be costly and very difficult to manage. With iTOO you can access the best experts who are skilled in dealing with these claims on several levels, from bargaining councils, the CCMA and Labour Court to private arbitration.

Our cover includes:

Legal fee cover.

Damages cover.

Awards & settlements incurred through dispute processes.

Policy Triggers

01. LEGAL LIABILITY FOR ACTUAL OR ALLEGED EMPLOYMENT PRACTICE VIOLATIONS

02. COSTS INCURRED IN INVESTIGATING AND OR DEFENDING ALLEGATIONS

WE ARE DIFFERENT

At iTOO we pride ourselves on offering access to the leading specialists in employee related disputes. We never compromise on service and our team remain dedicated to every single case until it is resolved.

As a company looking to offer the best service to your employees as well the best protection to your leadership, **there is no better solution than iTOO.**

Freedom to Grow

Today's economic climate sees Financial Institutions evolving to become more transparent, protecting shareholders as well as consumers, through increased legal regulation and financial best practice guidelines.

This means that as a Financial Institution, you understand the need for comprehensive cover against crime and civil liability.

With iTOO's specialist Financial Institutions cover you have access to a single product that provides combined protection against these industry risks.

Now you can hone your expertise to grow funds knowing you have our expertise to back you every step of the way.

Why get your financial institution covered by iTOO?

Service that makes every step easy.
Expertise that keep you a step ahead.

iTOO's Financial Institutions products have been expertly designed with your company needs in mind, combining market-leading iTOO products in a way that ensures your businesses every day activities are covered. Including:

Crime & PI (non-banks)

Crime & PI (banks)

Underwriting Managers

WE ARE DIFFERENT

At iTOO our experts understand the legalities and requirements of Financial Institutions.

By taking the time to get to know your needs our experts customise cover to meet those needs, providing service that is focused, professional and ahead of the curve.

How do I get covered?

1. Ask your insurance broker to contact us for a quote for your Financial Institutions Crime & Civil Liability cover.
2. Don't have a broker and want us to recommend possible FAIS registered brokers trained in our products?
3. Find a broker or contact one of our experts.

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.

TRUSTEE LIABILITY

The best decision-makers partner with experts.

In the event of any actual or alleged wrongful acts, negligence and fraud by an officer of the Trust or Fund, Trustee liability insurance provides cover for the legal liability and/or direct financial loss suffered.

Why get your Trustee Liability covered by iTOO?

At iTOO our specialists understand the intricacies around Trustee Liability and are equipped to handle these challenges.

Our policy structure includes:

Legal Liability

cover for claims against the fund or trustees alleged negligence or a wrongful act (breach of duty).

Theft, Fraud & Dishonesty

cover for the fund arising out of the dishonesty of any of the trustees.

Third Party Computer Crime

protection for the fund from outsider fraud via the insured's computer systems.

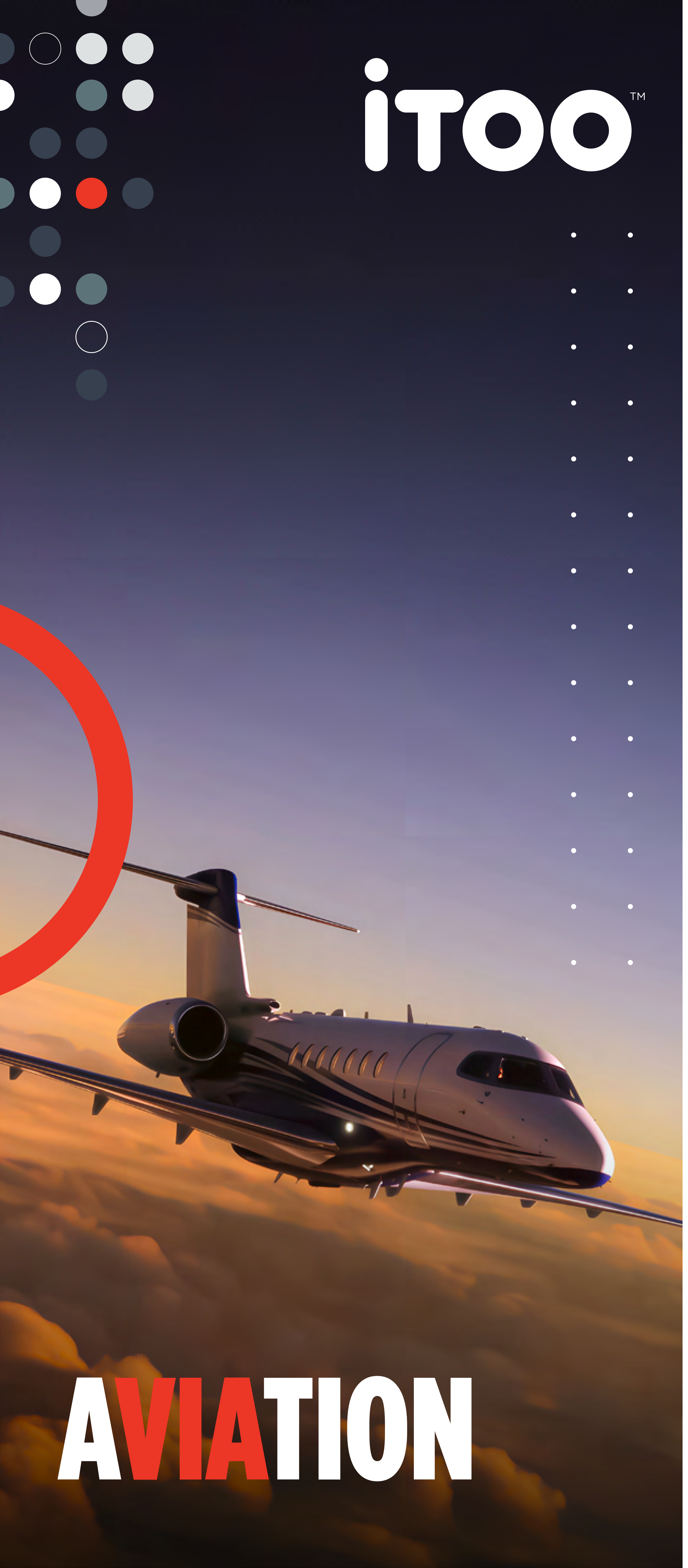
WE ARE DIFFERENT

At iTOO you can always be assured of exceptional professionalism and service.

Our specialists are experts in their respective fields and are always up to date with current industry regulations, requirements, rulings and adjustments.

SPECIALTY

- AVIATION
- DRONES
- ENVIRONMENTAL LIABILITY
- RENEW RISK
- SCHEMES, BINDERS & OUTSOURCED AGREEMENTS



Cover your high value aircraft and turn turbulence into peace of mind.

Owning an aircraft comes with a variety of risks, whether it's in flight or on the ground.

From damage to the aircraft itself to third party or passenger damage, even the slightest incident can lead to expensive claims.

- Choose between Hull cover (for the aircraft itself), third party or passenger cover
- Cover for a wide selection of aircraft, from commercial and cargo fleets to private aircrafts
- Comprehensive cover for both accidental and intentional damage to your aircraft

Why get Aviation Insurance from iTOO?

We're dynamic and agile, with a deep knowledge of the aviation industry. We're also fully entrenched and active in the aviation community – whether it's attending airshows, going to industry events or meeting with key individuals. As such, we've developed an in-depth understanding of what aircraft owners really need when it comes to aviation insurance.

In the world of aviation insurance that's often filled with loopholes and confusing language, we make it a priority to make things as simple as possible. That's why, while our policy is fully comprehensive, it's also easy to understand.

WE ARE DIFFERENT.

We cover a wide range of aircraft, from commercial passenger planes and cargo fleets to private planes.

Our aviation insurance covers you for damage that is both accidental or intentional (as a result of sabotage or malice).

What the Policy Covers:

01. HULL ALL RISKS

- Accidental damage to your aircraft while on the ground, taxiing or in the air

02. HULL WAR RISKS

- Any loss resulting from intentional damage to the aircraft*
- Sold in conjunction with our Hull All Risks policy

03. THIRD-PARTY LEGAL LIABILITY

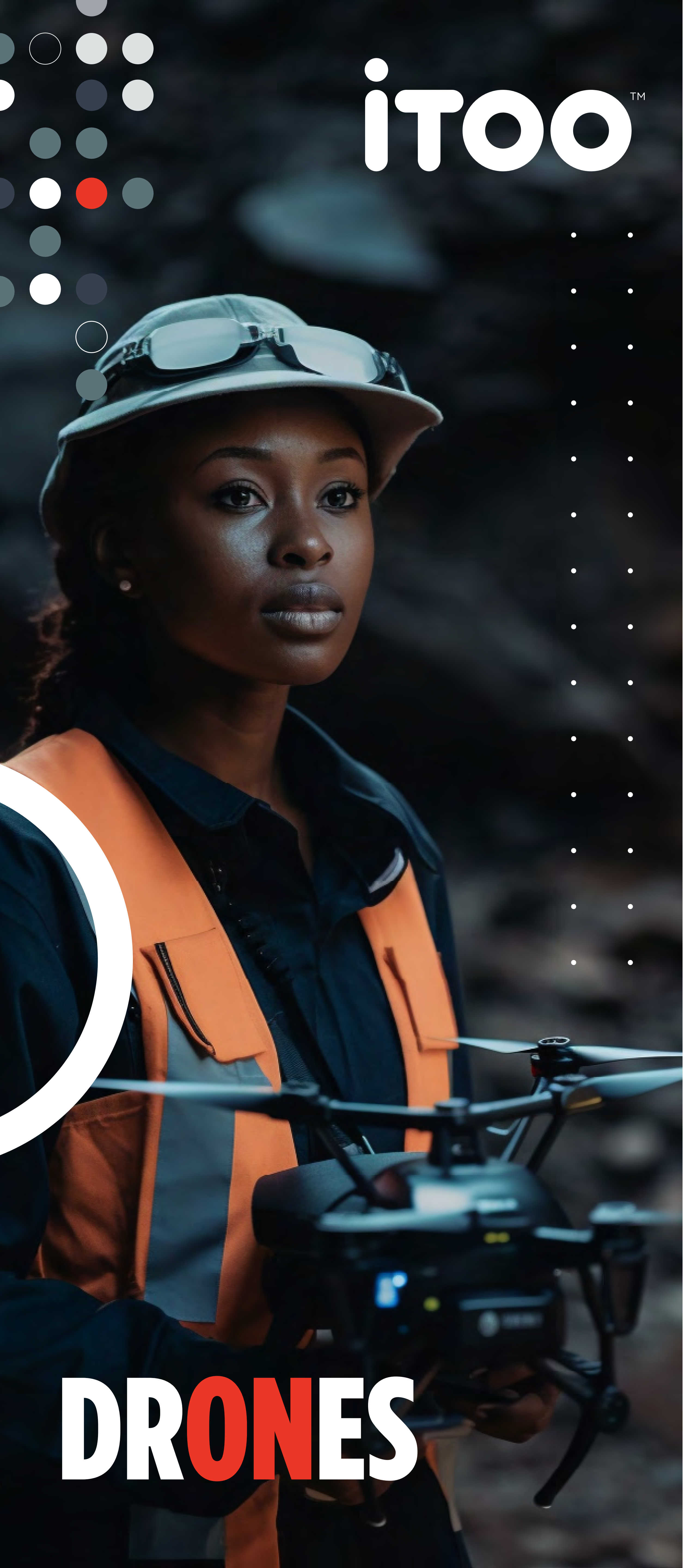
- Property or bodily injury as a result of using the aircraft*

04. PASSENGER LIABILITY

- For bodily injury to passengers while embarking, on board or disembarking the aircraft*

How do I get covered?

1. **Ask your insurance broker to contact us for a quote for your aviation cover. Don't have a broker and want us to recommend possible FAIS registered brokers trained in our products? Find a broker or contact one of our experts.**
2. **Provide the relevant proposal form containing details such as:**
   - Aircraft make & model
   - Pilot's flying hours logged
   - Operations and uses
   - Geographical limits



Let your business take to the sky knowing it's covered by an expert on the ground.

From the mining sector to construction, film, agriculture, security and any industry in between, if you use drones for business and operate with a commercial pilot's licence, then iTOO's Commercial Drone & Unmanned Aviation cover is just for you.

As a commercial operator, from a start-up to a multi-corporate, you will know that without comprehensive cover, even the slightest fault in flight path could lead to insurmountable claims. With iTOO you can take to the sky knowing you're grounded by the best experts in the industry.

Why get your drones covered by iTOO?

When it comes to service and expertise, we soar. We're proudly the market leaders in drone insurance, having pioneered our country's first commercial drone product. iTOO's Commercial Drone & Unmanned Aviation Cover offers the only fully comprehensive package on the market. Our experts can insure against every risk from own damage and disappearance, to third party liability and personal accident. More and more commercial operators select iTOO because our specialist cover not only includes your drone and equipment but third party liability too. Our cover includes hull, spares and payload up to R5 million and a weight of up to 177 kg, with pay-outs based on the market value of your drone or equipment.

Although you would have had to understand these restrictions to obtain your licence, staying up to date protects you from any unforeseen claims, whilst also ensuring best business practice. Please visit the South African Civil Aviation Authority to see how legislation applies to you and your business.

Because we also understand the industry, we know that your flight path is not limited to local landscapes and that is why our cover can be adapted to other countries, provided you have advised your broker and provided the relevant flight plans and travel details.

01. HULL & SPARES

- Loss of or damage to your drone airframe including detachable payloads
- Specified camera and lenses attaching to and forming part of the payload whilst in flight
- Disappearance of aerial hijacking or confiscation of your drone (theft/in transit)

02. PAYLOAD & SPARES

- Theft and damage in transit
- Accidental damage to spares

03. THIRD PARTY LIABILITY

- Accidental third-party injury or death.
- Accidental damage to someone else property.
- Damage to goods or products that form part of your drone or are used in conjunction with your drone.
- Damage to someone's else drone while in your custody or care.

WE ARE DIFFERENT

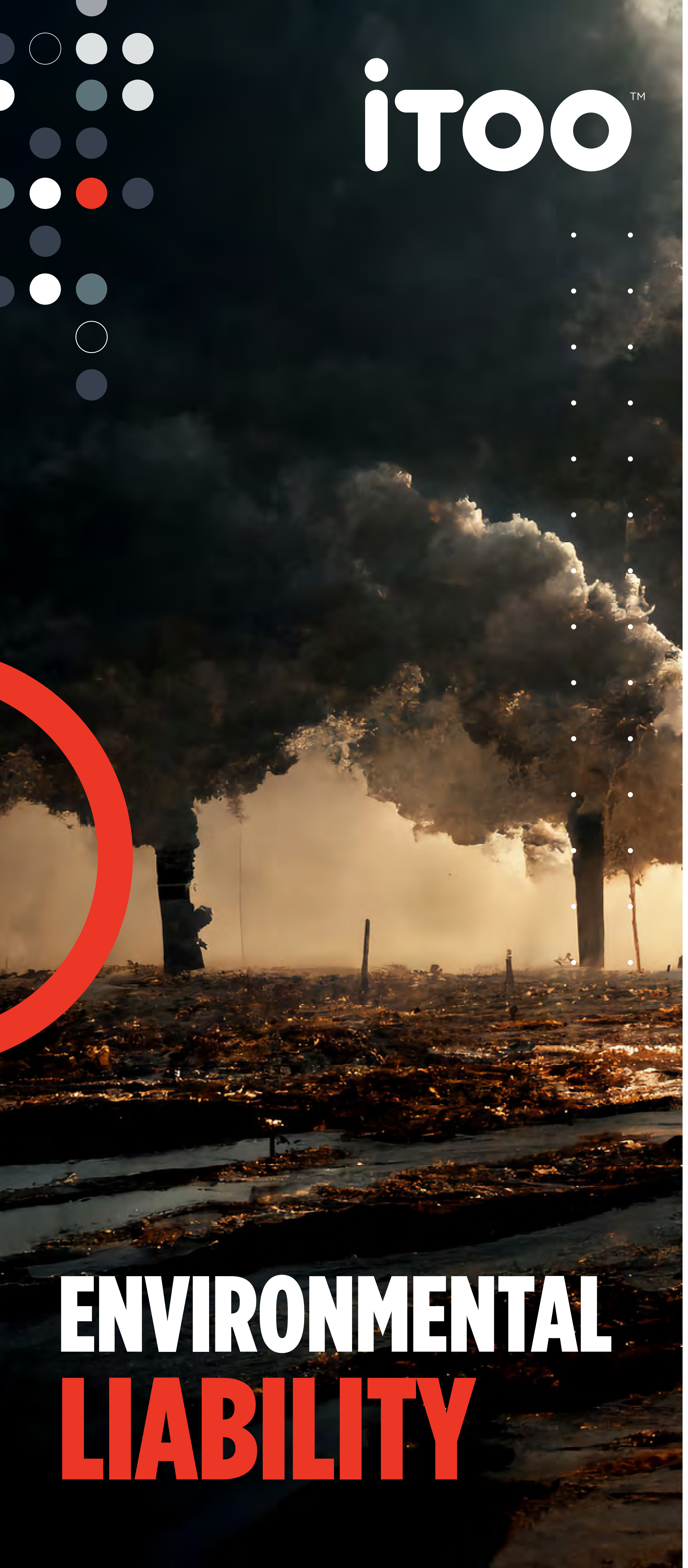
As experts we not only understand the various kinds of drones out there, but their use and relevance in their respective industries. We also believe in keeping you informed, which is why it's critically important to know the legislation around drone usage.

How do I get covered?

1. Contact your broker
   (Please contact us if you don't have a broker)
2. Provide the relevant proposal form
3. Attach the relevant licensing documentation i.e: *(The below is required for comprehensive inflight cover)*
   - **RPL – Remote Pilot License**
   - **UAV CoR – Unmanned Aerial Vehicle Certificate of Registration**
   - **UASOC – Unmanned Aerial System Operating Certificate**
4. Indicate the fee income earned from professional activities
5. Provide the claims history *(if any claims)*

Cover Options:

- Full comprehensive inflight
- Hull and spares only
- Third-party Liability only
- Ground static and transit cover only



iTOO™

ENVIRONMENTAL LIABILITY

When situations are completely out of your control, you need an expert in complete control (of every detail).

We understand the challenges that transporters and manufacturers face daily, and when dangerous chemicals are in the mix, these challenges are multiplied ...

As a business owner transporting or storing goods, you are at risk of having environmental spills of goods which could lead to the risk of a third-party claim. Everything leaks sooner or later, when it does make sure there's an expert on your side.

The consequences of a pollution incident are severe, not only in the form of serious fines and penalties for your business, but for the surrounding environment and community involved. From reputation to responsibility, the ripple effects of damage can take years to resolve.

Our iTOO environmental experts know exactly how to handle every detail to facilitate the management, emergency response, ecological restoration and public relations protocol to ensure your business and the environment survive.

If you're a responsible business, we're the expert you can trust to responsibly cover you.

Why iTOO?

At iTOO we offer Africa's first fully comprehensive environmental cover specialising in customised, affordable products that equip you to do the right thing for your business and the environment. We cover all forms of industries from transporters, manufacturing and chemical operations and filling stations.

Our cover provides Environmental Spill Clean-Up cover for Commercial Businesses transporting and/or storing dangerous goods or goods that are harmful to the environment, with the below bespoke offerings:

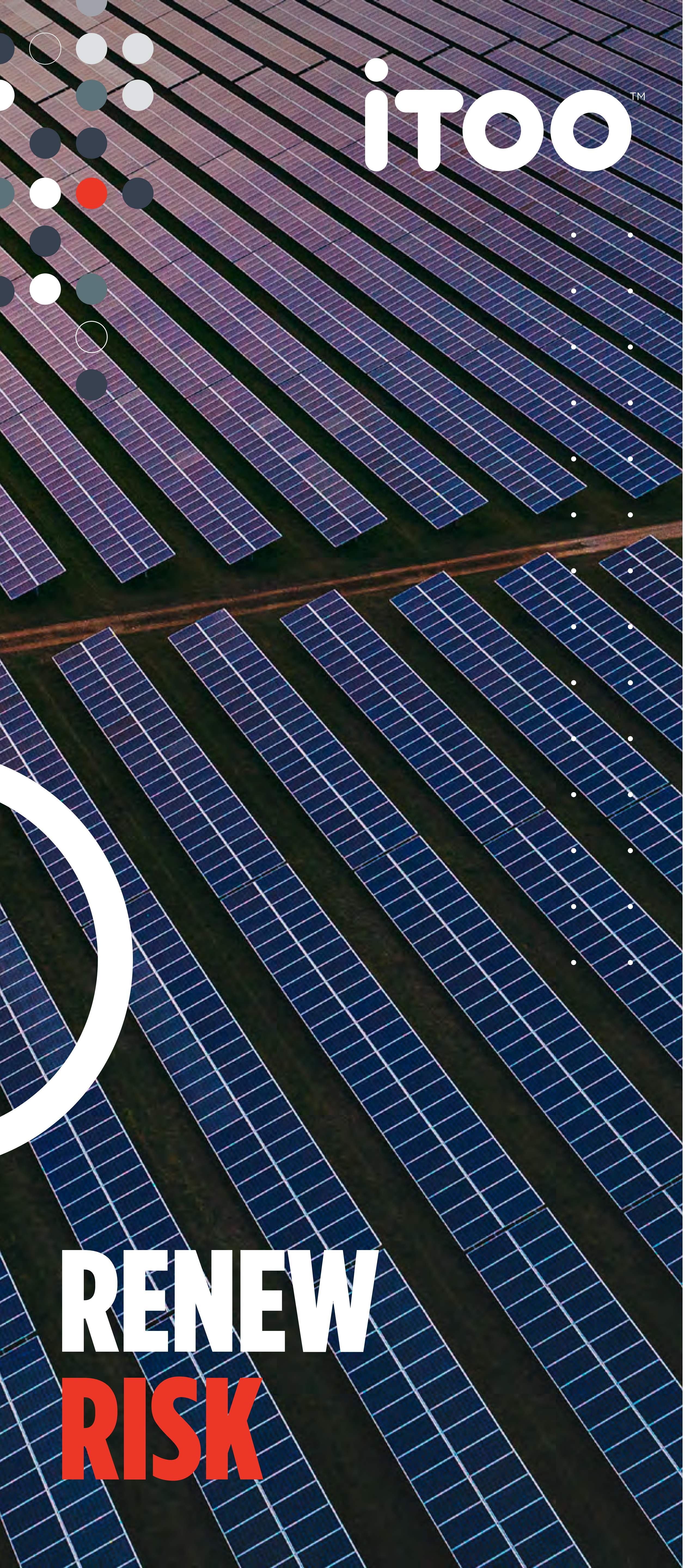
- **Trucksafe:** Solutions for Fleet operators transporting dangerous goods or bulk loads, General Cargo transporters carrying loads on HCV's down to LDV's and every size vehicle in between. We also offer cover for low and non-hazardous goods in transit.
- **Sitesafe:** Solution dedicated to filling stations, manufacturing plants, chemical plants or industrial properties storing chemicals and other potential contaminants.

WE ARE DIFFERENT

At iTOO our specialists want to save you money, which is why we cover expert tailored products suited to your business and industry with specific risk criteria analysis and free risk assessment. Our rewards for good practice mean you can benefit from premium reductions for best-in-class risk management systems. Rest easy with access to the best dedicated clean-up contractors.

In the event of a pollution condition or spillage call

SPILLSAFE HOTLINE NUMBER: +27 87 110 1686



One seamless solution to power your project, every step of the way.

iTOO Renew Risk is a pioneering niche insurance product that provides cover across the entire renewable energy ecosystem, supporting every stage of a project's lifecycle. We offer comprehensive property, revenue, liability, and marine cargo coverage for utility-scale projects every step of the way, from development through to construction and operation.

From developers and owners to manufacturers, contractors and lenders, iTOO Renew Risk is tailored to a wide range of South African renewable energy providers.

Why iTOO Renew Risk?

As our awareness of environmental impact increases, governments, organisations and citizens continue to drive momentum towards sustainable energy solutions. From the Department of Energy's renewable energy programmes to technological advancements, several large-scale renewable energy projects are being set into action. These projects rely on comprehensive and custom-made cover to suit their location, equipment and risk.

Our industry-leading, multi-disciplined global expertise means that we not only understand every step of the process but also provide relevant, tailored services to help make your project a success.

We offer an A-rated capacity of up to USD 500 million per project, backed by Lloyd's of London and our London reinsurance partners.

WINDPRO

WindPro is built on industry-leading underwriting practices, technical knowledge and field expertise to offer future-focused cover — whichever way the wind blows. From property to liability and cargo coverage, no matter where in the world your project takes place or what kind of technology you use, WindPro covers every project phase, from start to finish.

SOLARPRO

SolarPro is built on industry-leading underwriting practices, technical knowledge and field expertise to meet the needs of every solar project. From property to liability and cargo coverage, no matter where your project takes place or what kind of technology you use, SolarPro covers every project phase, from start to finish.

BESS

As the fastest growing sector of the renewables market, Battery Energy Storage Systems (BESS) are becoming an integral part of the global energy mix and play a key role in stabilising the supply of electricity across the grid. Our BESS policy is built on industry-leading underwriting practices, technical knowledge and field expertise to meet every BESS project's needs.

HYBRID

Hybrid renewable energy systems are revolutionising the power generation landscape and emerging as the ultimate power solution. Hybrid energy provides a sustainable, consistent and dependable energy solution that adapts to the impacts of our ever-changing climate. We combine expertise and through our bespoke products such as wind, solar and battery storage to provide seamless coverage throughout the project's lifecycle.

SCHEMES, BINDERS AND OUTSOURCED AGREEMENTS

Tailored by experts to suit you and your industry.

At iTOO our experts can structure cover to specifically suit you and your industry needs. By working together with your professional association or body we take the time to fully understand your unique risks and possible liabilities.

Our experts can structure a Scheme, a Binder or an Outsourced agreement so as to provide those members where risks are homogeneous, processes consistent and you our brokers are able to manage the underwriting functions from start to finish.

iTOO Schemes, Binders or Outsourced agreements means access to the best expert cover, tailored to your industry and association's requirements and needs.

Why get your Schemes, Binders and Outsourced Agreements covered by iTOO?

Designed with your industry leaders to give you access to market leading expertise and service.

Our experts take the time to understand your industry, its needs, risks and by working together with industry associations and bodies before designing a bespoke package.

As cover is consistent for all members, it makes administration easy, affordable and streamlined.

WE ARE DIFFERENT

More and more industry bodies choose to partner with us to customise a comprehensive solution. We currently service over 100 schemes and binders tailored to niche, homogeneous bodies.

By working together to negotiate policy wordings, bespoke proposal forms and agreed processes as well as premiums and rates, we can facilitate specialist cover that's easily accessible to all members.

GLOBAL CRISIS

- KIDNAP & RANSOM
- POLITICAL VIOLENCE & TERRORISM

WHEN YOU'RE OPERATING ON FOREIGN SOIL, OR TRAVELING THE WORLD, YOU NEED AN EXPERT WITH LOCALISED AND WORLD LEADING EXPERTISE.

At **iTOO** we've designed one policy to offer you cover for more than **20 events anywhere in the world**. That's peace of mind in any language.

High net worth recreational and business travellers understand that Kidnap and Ransom Cover is the most important start to an international itinerary. As evolving forms of criminality continue to pose a threat around the globe, particularly in countries like Latin America, Asia, Eastern Europe and Africa, more and more companies and individuals are considering a single, but widely comprehensive solution.

WHY iTOO?

Leading expertise instantly at your service, no matter where you find yourself on the globe.

COVERAGES

01. COVERED EVENTS

- Kidnapping
- Express kidnapping
- Hijacking
- Disappearance
- Detention
- Extortion
- Threat

02. COVERED LOSSES

- Ransom
- Ransom in transit
- Surrendered personal belongings
- Legal Liability
- Additional expenses (Including medical expenses & salary)
- Accidental death & dismemberment
- Threat response expenses
- Disappearance investigation expenses

WE ARE DIFFERENT

At **iTOO** we offer direct access to the Convex International Group, unlike our competitors, you are also covered for political and natural catastrophe evacuation as part of this single, but extensive policy. With experience in over 356 African cases, and over 1500 successful operations in over 80 countries, our specialists know how to handle the most intricate situations. Complimentary access to our unique Security Information Portal, means you can stay up to date with current issues and important alerts including:

- Trip and security reports for 180+ countries and 400+ cities.
- Daily alerts, advisories and an information bulletin.
- Additional resources including podcasts, white papers and direct access to a global research and analysis team.

Our kidnap and ransom coverage provides you with unlimited fees and expenses for crisis response and direct access to a leading crisis management company, Convex International Group.

Emergency Political Evacuation & Repatriation is covered together with Workplace Violence, Terrorism, Hostage Crisis all included in the policy coverage.

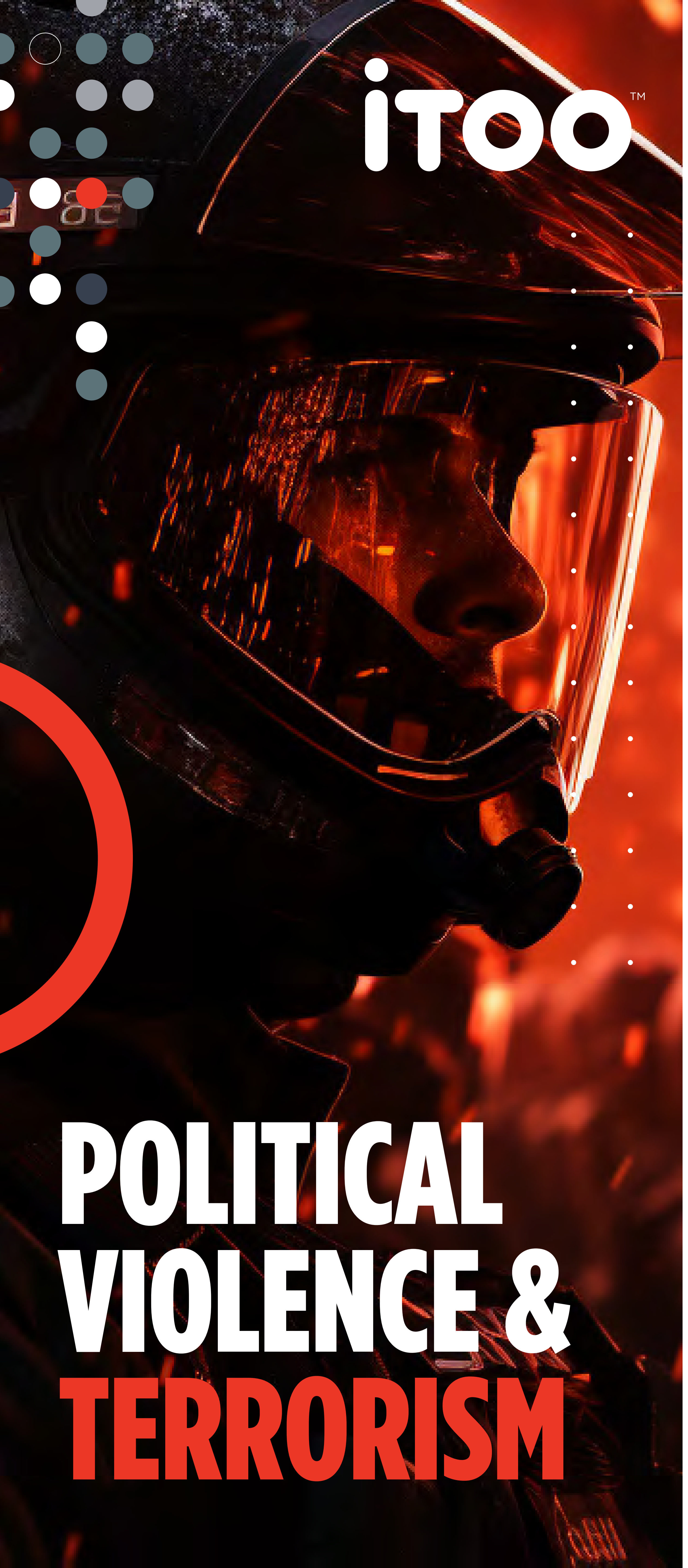
CONTACT

CATIA FOLGORE
catia@itoo.co.za | +27 84 738 8628

CONVEX INTERNATIONAL GROUP
securityresponsemanagement@convexin.com
24/7 hotline: +44 1723 565 322

convex

- **Unique model** - Convex have in-house security risks underwriting and response teams, which are completely aligned, removing any potential for operational, commercial or consultancy based friction pre-incident, during an incident, post incident or during the claims process
- **Market leading experience** - their Underwriting teams benefit from over 50 years of dedicated security risks underwriting experience
  - Including involvement in over **3,500 claims**
  - A global team of **19 specialist** response consultants
  - With over **200 years** of collective crisis experience
  - Including responding to **1,600 crises**.
- **Stakeholder engagement** - in the event of an incident they pride themselves on their engagement philosophy of partnering with brokers, key stakeholders and relevant subject matter experts through their unique Advisory Committee
- **They seize opportunity** - they have placed being innovative and different at the core of their ambition to being recognised as the best. They are unafraid to be open minded to their clients needs and are always ready to provide bespoke solutions to complex challenges
- **Founded** - in 2019 Convex have raised USD3.2bn of long-terms capital and have an AM Best Rating of A – Excellent and Standard & Poors of A – Stable
- **Security Response Consultants** - advise and respond to a broad spectrum of crisis situations, including – Kidnap, Extortion, Threats, Disappearance, Malicious detention, Hijack and hostage crisis, Express or virtual kidnaps and Evacuation
- **Consultants located** - Convex are able to deploy to support their global client base with consultants based in the US, Colombia, Mexico, UK, France, Portugal, Nigeria, Spain and support in South Africa
- **Language Capabilities** - Members of their team speak Spanish, French, Arabic, German, Russian, Romanian and Hebrew
- **24/7 hotline** - +44 1723 565 322 or securityresponsemanagement@convexin.com



POLITICAL VIOLENCE & TERRORISM

When situations are completely out of your control, you need an expert in complete control (of every detail).

Multinationals and companies operating in high risk areas understand the very real and growing threat that terrorism, political violence and unrest play when planning for daily and emergency operations.

In situations beyond rule or law, you need cover for your property/assets with an insurer who not only understands the fullness of risk involved, but who is informed and updated on current and potential threats. If you're a business operating in a country ruled by political uncertainty, you need cover with a specialist whose professionalism and knowledge is always 100% certain.

Why iTOO?

Service and expertise that are more than security, it's a lifeline for your business.

Leading Risk Managers understand that when planning the comprehensive cover and protection of all assets, continuity and operations; political violence and terrorism is a risk that needs to be prioritised. From protection to emergency response, iTOO offers your business expertise and exceptional service when it counts the most.

With iTOO our Political Violence and Terrorism Policy covers you against:

Physical loss or damage caused by an act of terrorism and/or sabotage, malicious damage, riots, strikes and civil commotion, rebellion, revolution, coup d'état, insurrection or mutiny.

Cover is provided for the following incidents by providing Riot Wrap Cover in excess of the SASRIA coupon: (Limits of liability apply in excess of and after any SASRIA or NASRIA cover, where applicable), risks outside of these can be covered on a ground up basis:

- Sabotage
- Mutiny
- Insurrection
- Rebellion
- Coup d'Etat
- Strike
- Riot ~ Civil Commotion

Cover Includes

- Property Damage
- Business interruption
- Contingent Business interruption as listed below:
  - ~ Named Customers and suppliers,
  - ~ Public Utilities,
  - ~ Prevention of Access.
- We also provide Political Violence Cover for Motor

CAPACITY

- **R500,000,000 each and every occurrence and in the annual aggregate.**
- **Higher limits can be obtained.**

WE ARE DIFFERENT

At iTOO we don't simply react to an incident, we do what we can to educate and inform our policyholders on current political movements as well as present and possible risks and threats across African countries.

Underwriting Considerations:

- A variety of factors will be considered including a fully completed Proposal form (LPO 437).
- Full Applicant details including Longitude and Latitude.
- Limits of liability requested for Buildings, Contents and business interruption including the total TSI.
- Type of Industry.
- Property and Business Interruption values.
- Security details at each location.
- Description of past claims history at location(s) to be insured for the last 5 years.
- Country Exposures.

PERSONAL | PROFESSIONAL | BUSINESS

itoo.co.za

iTOO™

CYBER

COMMERCIAL CYBER
Lwando Cwane
lwandoc@itoo.co.za

[MY]CYLUTION
Candice Toprek
candices@itoo.co.za

ART & ENTERTAINMENT

ART
Gail Bosch
gail@artinsure.co.za

CLASSIC CAR
Sesh Govender
sesh@artinsure.co.za

COMMERCIAL FINE ART DEALERS & AUCTIONEERS
Gail Bosch
gail@artinsure.co.za

CONTINGENCY
Mamoeti Nosi
mamoetin@itoo.co.za

EVENT LIABILITY
Mamoeti Nosi
mamoetin@itoo.co.za

PHOTOGRAPHY
Gail Bosch
gail@artinsure.co.za

PRIZE INDEMNITY
Mamoeti Nosi
mamoetin@itoo.co.za

PROFESSIONS

CLINICAL TRIALS
Fia Samuels
fias@itoo.co.za

MEDICAL MALPRACTICE
Fia Samuels
fias@itoo.co.za

ETHIQAL
Fia Samuels
fias@itoo.co.za

PROFESSIONAL INDEMNITY
Fisokuhle Thusini
fisokuhlet@itoo.co.za

VETPROTECT
Fia Samuels
fias@itoo.co.za

BUSINESS

AISECURE
Stefano Cavalieri
stefanoc@itoo.co.za

BROADFORM LIABILITY
Suzi Georgiou-Grobler
suzetteg@itoo.co.za

COMMERCIAL CRIME
Gizelle Pereira
gizellep@itoo.co.za

DIRECTORS & OFFICERS LIABILITY
Sanchin Naicker
sanchinn@itoo.co.za

EMPLOYMENT PRACTICE LIABILITY
Sanchin Naicker
sanchinn@itoo.co.za

FINANCIAL INSTITUTIONS CRIME & CIVIL LIABILITY
Sanchin Naicker
sanchinn@itoo.co.za

SURETHING (FOR SMEs)
Melita Thurling
melitat@itoo.co.za

TRUSTEE LIABILITY
Sanchin Naicker
sanchinn@itoo.co.za

SPECIALTY

AVIATION
Lorenzio Bettini
lorenziob@itoo.co.za

DRONES
Kopano Tholo
kopano@itoo.co.za

ENVIRONMENTAL LIABILITY
Shelley Howell
shelleyb@itoo.co.za

RENEW RISK
Jared Nivison
jaredn@itoo.co.za

SCHEMES, BINDERS & OUTSOURCED AGREEMENTS
Menziwa Radana
menziwa@itoo.co.za

GLOBAL CRISIS

KIDNAP & RANSOM
Catia Folgore
catiaf@itoo.co.za

POLITICAL VIOLENCE & TERRORISM
Catia Folgore
catiaf@itoo.co.za

Ferguson Langenhoven
ferguson@itoo.co.za

Tammy Jackson
tammyj@itoo.co.za