

COMMERCIAL

From warehouses to restaurants, complexes and fleets, we have a unique, tailor-made solution for every scenario.

Howdie's commercial solutions have been designed with the specific needs of specific industries in mind. We aim to provide businesses with changing business operating conditions and legislation with an insurance product that cater for traditional as well as new and futuristic risks. That said, Howdie has a strong ethos of risk management and advice-based products. Our commercial solutions offer the following market-leading products.



COMMERCIAL

Offering comprehensive cover for exposure that could affect a commercial enterprise of any size, in any sector, this product can be tailored to needs and budget.

Cover includes:

- Property – buildings and associated fixtures
- Assets – comprehensive cover for all movable assets
- Business interruption
- Accounts receivable
- Money
- Glass
- Accidental damage
- Fidelity guarantee
- Goods in transit
- All Risks cover
- Liabilities (Broadform)
- Group personal accident
- Motor
- Electronic equipment
- Retail value extender optional
- Loss of use cover optional



ASSET ALL RISKS

Howdies Assets All Risk products are designed for large commercial operations with multiple premises, large sums insured with multiple exposures and technical risk management needs.

By combining material damage and loss of profits exposures on an all risk basis with sub limits and extensions the product provides wider cover with less administrative burden on the broker and client hence allowing a risk programme which meets the requirements of large commercial clients.



INDUSTRIAL

Industrial risks comprising of manufacturing plants and Industrial processes require specific extensions and structures. Due to the hazardous nature of these type of risks a strong risk management focus is leveraged to find solutions around already structured products.



MOTOR FLEET

We offer various comprehensive covers for corporate motor fleets, including associated liability risks. Tailor made solutions are available to incorporate aggregate excesses and deposit premium/burning cost options as well as Alternative Risk Transfer (Self Insurance Funding)



BODY CORPORATE / SECTIONAL TITLES

Designed with Sectional Titles and Home Owner Associations in mind, this product offers full cover for buildings and associated liability exposure. It aims to meet the insurance needs of sectional title properties, residential complexes and commercial complexes (non-manufacturing), including all important geyser maintenance as well as 24 hour emergency assist lines with various contractors support.

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ENGINEERING

This class of insurance provides specialised cover for areas specific to the construction and specialist industries.

Cover includes:

- Contractors All Risks
- Contractors liability
- Plant All Risks
- Plant hired in and out/Plant hire costs following a claim
- Machinery breakdown
- Loss of profits following machinery breakdown
- Advanced loss of profits
- Large electronic equipment
- Various construction guarantees
- Erection All Risks
- Rigging and lifting



RESTAURANT ZONE

Our Restaurant Zone product has been specifically designed to cater to anything from Fast food outlets right up to Fine dining establishments. Industry specific covers have been automatically included with the ability to buy additional cover if required. This product specifically caters for all size restaurants, franchise restaurants and fast food outlets.



HOSPITALITY

A class leading product designed for hospitality risks which caters for the unique exposures created in the hospitality industry. Hotels, game lodges, air B&B and bed and breakfast risks are to name a few hospitality type risks that would benefit from this product. Due to the unique risks and exposures found in this industry, we have partnered with specialized Hospitality underwriters to offer you a unique bouquet of hospitality products with the ability to structure the policy to cater for your client's needs.

We offer specialist products for Hotels, Lodges, Guesthouses, Bed and Breakfasts, Tour operators and more.



GOLF COURSES & GRASSED SPORTING FACILITIES

Greens and Tees - A product designed off the back of our commercial platform to cater for greens, tees and grassed sporting facilities provides cover and extensions to this industry.



LIABILITIES STRUCTURES

- Broadform cover inclusive of products, defective workmanship and employees liability
- Optional Care, Custody and control extension
- Cyber liability
- All lines available under one policy, one debit and attached to the main commercial assets policy
- Directors and Officers
- Various limits



AGRI

This product comprehensively meets the specific insurance needs of those involved in agriculture or farming enterprises.