



# IRIS

- Indwe Restaurant Insurance Solution

à la carte insurance for  
restaurant owners



Motor & Household | Commercial | Corporate Insurance



## Special cover customised for special risks

At Indwe, we understand that the restaurant and food industry is unique and shouldn't be insured like other businesses. Not only is the industry unique, but so is your specific business within that industry.

The biggest concern most restaurant owners face, is liability claims from clients in the event of food poisoning, etc. or from employees being injured on the job. Then, of course, food spoiling during electricity outages, suppliers not being able to deliver on time and interruption of business can close your doors.

Catering for such specialised risks can only be done with the advice of experts in the field of restaurant insurance.

With more than 100 years of experience and a wide-ranging portfolio of business clients, Indwe Risk Services has the expertise to analyse your risks and tailor-make an insurance strategy that will keep pace with your company's changing needs.

In fact, this wide scope of restaurant insurance cover is a unique product from Indwe Risk Services.

Our individualised approach is extended into personalised service, a quick and hassle-free claim process and the building of long-term relationships with each one of our clients.

## Your premier insurance broker

Indwe is one of the largest insurance brokers in South Africa with 28 branches countrywide, giving us the most extensive footprint in the country. With 52% black ownership, we are also one of the country's most empowered brokers. Our high service standards are reflected in the fact that Santam has voted our claims division, Orico, the Best Administrator for 2007 and also the Best Personal Lines Administrator for 2010.



# Policy Menu

## Public Liability

Covers legal liability towards third party death, bodily injury or illness or damage to property that may arise from your activities. Product liability and defective workmanship is included in this cover and in certain instances it may include specialised liabilities, such as product recall.

## Fire & Allied Perils

Insures your building, machinery, stock and contents not covered under your contents insurance against fire, lightning, storms, explosions and other specified perils.

## Contents

Comprehensive insurance for the contents and documents on your premises.

## Business Interruption

Cover against loss resulting from interruption of or interference with your business as a result of damage occurring to property insured under your fire section.

## Theft Of Contents

Insures your business against theft following forcible and violent entry to your premises.

## Money

Insurance covering loss of cash or cheques.

## Fidelity

Cover for loss of money or property due to dishonest employees.

## Transit

Comprehensive insurance for goods that are being transported. Restricted cover can be taken.

## Business All Risks

Comprehensive insurance for items that can be removed from your premises.

## Accidental Damage

Accidental loss or damage to property on the premises.

## Motor

Comprehensive or limited insurance for all your vehicles.

## Electronic Equipment

Comprehensive insurance for computers, laptops and other electronic equipment.

## Machinery Breakdown

Covers the unforeseen and sudden physical loss of or damage to machinery.

## Machinery Breakdown Business Interruption

Insurance against loss resulting from the interruption of or interference with your business as a result of damage to property insured under the machinery breakdown policy.

## Riot Cover (SASRIA)

Cover against loss of or damage to property insured under any material damage policy due to riots or strikes. This includes business interruptions (only standing charges).

## Glass & Signage

Cover against loss or breakage of glass or signage.

NOTE: Subject to terms & conditions of policy.

For more information visit [www.indwerisk.co.za](http://www.indwerisk.co.za)

**BRANCH NETWORK: TEL. NO.:**

Alberton	(011) 867 5544
Bloemfontein	(051) 430 3053
Cape Town	(021) 464 8600
Durban	(031) 267 8150
East London	(043) 748 6447
Florida	(011) 672 0088
George	(044) 874 1516
Hermanus	(028) 313 8400
Kempton Park	(011) 394 4615
Kimberley	(053) 831 1455
Lynnwood (Pretoria)	(012) 348 9337
Megawatt Park (Sunninghill)	(011) 800 2805
Middelburg	(013) 282 7192/3
Nelspruit	(013) 753 2201
Pietermaritzburg	(033) 394 6120
Polokwane	(015) 291 1253
Port Elizabeth	(041) 363 5950
Potchefstroom	(018) 293 3428
Richards Bay	(035) 789 6311
Rustenburg	(014) 594 2828
Sandton	(011) 912 7429
Somerset West	(021) 851 7844
Tygervalley	(021) 914 0752
Umtata	(047) 531 2691
Uvongo	(039) 315 1750
Welkom	(057) 357 5040
Witbank	(013) 656-2551

**HEAD OFFICE**

Pamodzi House, 5 Willowbrook Close, Melrose North, 2196

Private Bag X7, Northlands, 2116

Tel (011) 912-7300 Fax (011) 912-7399

