

Insurance
Partnerships



At Bryte Partnerships,
we pride ourselves in
growing long-term
profitable partnerships that
broaden our capability in
niche market sectors and
provide customers with
propositions that are suited
to their particular needs.



Our partnerships are based on the following principles:

- Collaborative, long-term approach to business development
 - True partnership principles – we all do well
 - Flexible approach – we do what works
 - Develop new niche products and distribution opportunities – invest in new innovative ideas
 - Transparency in results and goals
 - Sharing of insurance rewards
 - Sustainable underwriting profit is a non-negotiable
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AutoTrade Underwriting Managers are the specialists in Auto Trade Risks and are the only company in South Africa that focuses exclusively on Motor Trade Insurance. This company has crucial expertise and essential knowledge of the Motor Trade Insurance sector, providing quality insurance solutions to the motor trade.

Products: Motor Trader

Contact details

Director: Wade Du Plessis
Telephone: +27 (0) 11 764 3839
Email: atu@atu.co.za
Website: www.atu.co.za



Camargue Underwriting Managers is an underwriter of financial and liability (casualty) insurance products. They also provide unique risk management solutions to improve risk management for policyholders in a broad spectrum of industries in South Africa. Their products are available through our broker network.

Products: Directors and Officers Liability, Commercial General Liability, Trustee Liability, Commercial Fidelity Guarantee, Professional Indemnity, Employment Practice Liability, SME Liability, IMI and Big Banks and Large Corporations FIS.

Contact details

Director: Lucian Carciumaru
Telephone: +27 (0) 11 778 9140
Email: lucian@camargueum.co.za
Website: www.camargueum.co.za



iMPAC Underwriting Managers, specialists in Motor Mechanical Warranties, have a team who, with their extensive mechanical experience, are able to advise clients on claims and cover. With a great service-oriented ethic that ensures customers are dealt with in a professional manner, iMPAC offers several warranty plans to suit all vehicles – from new and used cars to motorcycles and tyres.

Products: Motor Warranty

Contact details

CEO: Hennie Van Staden
Telephone: +27 (0) 12 010 0697
Email: hennie@impacrisk.co.za
Website: www.impactuma.co.za



Crop insurance is a product that covers the farmer against drought, fire, hail, excessive rainfall, frost, uncontrollable pest and diseases, transit, flood and excessive heat. A totally new product, CropSure was launched in the South African market following the trend of the international crop insurance market.

iMPAC CropSure, unlike the traditional market, does not insure purely yield per hectare, they insure crop revenue per hectare giving the farmer peace of mind knowing that he will receive a guaranteed amount in the event of an insurance peril occurring.

Products: Crop Cover

Contact details

CEO: Hennie Van Staden
Telephone: +27 (0) 82 211 5097
Email: info@impaccropsure.co.za
Website: www.impaccropsure.co.za



At Oneplan, we do insurance differently. It's real insurance for real people. It's pet insurance that pays you before you see the vet. Health insurance that offers day-to-day benefits as well as hospital cover.

Household and car insurance that lets you have total control over how much insurance you want at the price you can afford, you can even turn your cover on and off whenever you want.

We believe in being upfront and honest, it's why we give you complete access to your policy through the smart Oneplan App. Add items you wanted insured, chat to a qualified nurse or a friendly team member for any questions you have and load claims all through the app.

The best part? It only takes one minute to get insured with us.

Products: Oneplan Health Insurance, Oneplan Pet Insurance and Short-Term Insurance

Contact details

CEO: Michael Otten

Telephone: +27 (0) 10 001 0141

Email: michael.o@onegrp.co.za

Website: www.oneplan.co.za



Bryte partnered with Tax Risk Underwriting Managers to cover customers against the risk of being selected for a tax audit by SARS as well as any disputes related to unfair SARS re-assessments. Tax Risk Insurance protects SME businesses and their owners against the risk of a SARS tax audit.

If a taxpayer is selected for audit, Tax Risk Insurance will appoint and pay for tax professionals to deal with the matter – giving the taxpayer peace of mind knowing that they will have access to some of South Africa's best tax professionals when they need it most.

Products: Tax Insurance

Contact details

Director: Willem Lombaard

Telephone: +27 (0) 861 473 738

Email: info@taxrisk.co.za

Website: www.taxrisk.co.za



At SmartLegal, we provide real lawyers to smart clients and are passionate about connecting our members to the best lawyers possible. Our members have the advantage of a superior lawyer, ready for the situation at hand. Our Legal Cover also includes benefits such as: Civil Labour and Criminal, Estate Assistance, Wills Benefit to mention a few. So why not become a SmartLegal Member by making a Smart choice?

For more information visit www.smartlegal.co.za, contact us on 087 094 6148 or Whatsapp us on 068 128 4118.

Contact details

CEO: Francois Pauw

Telephone: +27 (0) 87 094 6148

Email: francois@smartlegal.co.za

Website: www.Smartlegal.co.za



Phishield provides consumers with affordable first of its kind cover against loss of funds insurance. Funds Protect covers individuals and businesses against a direct loss of funds suffered, due to an insured funds transfer event.

The insured events include: EFT Fraud, EFT Duping, Email Interception, Unauthorised Funds Transfer as well as limited Cyber Extortion. Additional Covers to be added to this essential product include: SMEs (Business Interruption, Data Restoration, Cyber Extortion etc). On Personal Lines (Online Shopping, Cyber Extortion, Cyber Liability and Data Restoration).

Contact details

CEO: Sarel Lamprecht
Telephone: +27 (0) 82 887 6268
Email: sarel@phishield.com
Website: www.phishield.com



Smarthome Product Summary

RSI's Smarthome product, underwritten by Bryte, is designed to take the pain out of owning major appliances, electronics and fixtures. It is a value-added product designed for high value and utilisation by the insured. For a small monthly premium, as a stand-alone policy or in addition to an existing short-term insurance policy, Smarthome provides a repair or replace service to consumers on goods that have failed due to wear and tear, mechanical and electrical failure or power surge.

Contact details

Director: Glen Molink
Telephone: +27 (0) 83 625 6983
Email: glen@risksolutions.co.za
Website: www.risksolutions.co.za/smarthome



RMC offer a guarantee policy that will assist aspirant homeowners to meet the security requirements imposed by a bank and thus qualify for a 100% mortgage loan. This will help people move out of the rental trap and acquire their own homes and now own a wealth creation asset as well as that sense of belonging for their family.

This guarantee policy will also benefit those selling property, purchasers, estate agents mortgage originators and banks by causing more residential property transactions to succeed, as banks security requirements are fulfilled. The policy replaces in full or part the requirement for a borrower to have a cash deposit available when purchasing a residential property.

Contact details

CEO: Wilfred Robinson
Telephone: +27 (0) 82 442 3724
Email: wilfred@rmcg.co.za
Website: Under Construction



Vap-Sure offers short-term insurance of motor vehicles as a stand-alone as well as motor value added products. Their unique underwriting criteria ensures that we accept risk in a responsible but competitive manner.

Contact details

Director: Selwyn Stoffberg
Telephone: +27 (0) 11 778 9140
Email: selwyn@vapsure.co.za
Website: www.vapsure.co.za



Contact

Registered Address

15 Marshall Street, Ferreirasdorp,
Johannesburg, 2001, South Africa

T +27 (0) 11 370 9111

Postal Address

PO Box 61489, Marshalltown, 2107

Insurance Partnerships

Wim Morland

Executive Head: Insurance Partnerships

E Wim.Morland@brytesa.com

T +27 (0) 11 370 9065

Anushka Naidoo

Key Accounts Manager

E Anushka.Naidoo@brytesa.com

T +27 (0) 11 370 9433

Adel Berning

Key Accounts Manager

E Adel.Berning@brytesa.com

T +27 (0) 11 370 9545

Bryte Insurance Company Limited
A Fairfax Company

Registration No. 1965/006764/06
Authorised Financial Services
Provider No. 17703