

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:

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- 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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Bryte Specialist Motor provides specialised motor insurance expressly designed for the unique needs of the transport, passenger transport, motorcycle and classic car industries. Multicar policies are included in this product range, leaving no room for nasty surprises or unforeseen risks.

We've got our customers and their wheels covered. A new addition to their product suite is the Auto Dealers Acceptance insurance policy, which is suited to individuals and businesses active in the motor trade industry.

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Camargue Underwriting Managers is an underwriter of Specialised Insurance Products and Risk Management Services. With Camargue, insureds and brokers have access to excellent capacity by way of international spread of risk and unsurpassed financial strength.

Products offered:

General Liability, Directors' & Officers' Liability, Employment Practices Liability, Professional Indemnity, Cyber Risks, Commercial Crime, Financial Institutions, Pension Fund Trustees Liability, Medical Malpractice Indemnity.

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INSURANCE PARTNERSHIPS



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

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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

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INSURANCE PARTNERSHIPS



Mobility Insurance, an authorised financial services provider, was founded in May 2013. Through its partnership with Bryte Insurance, Mobility offers insurance solutions to commercial passenger-carrying vehicle operators.

Their fundamental prerogative is to assist customers in their time of need. In keeping with our promise to deliver seamless and hassle-free services/taxi insurance, we have also partnered with nationwide service providers who share our values to ensure that customers enjoy peace of mind.

Contact details

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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

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INSURANCE PARTNERSHIPS



PCBS Construction & Customs Bonds Services (Pty) Ltd offers contract bonds that aim to safeguard contractors by providing guarantees for successful project completion.

We cover:

Bid Bonds and Letters of Intent,
Performance Guarantees/Bonds,
Retention Money Guarantees/Bonds,
Advance Payment Guarantees/Bonds
and Materials Off-site Bonds, Supplier
Suretyships

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Phishield provides consumers with affordable cover for cyber liability due to a cyber emergency and loss of funds events due to fraud.

Our objective is to provide products that are simplistic, beneficial, accessible, and inexpensive. Uncomplicated application forms and simple underwriting procedures/requirements are compatible to the individual and SME target market. Phishield prides itself on offering exceptional service to its intermediaries and a seamless claims experience for its clients for ever-increasing cyber crime losses.

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Smart Home Product Summary

RSI's Smart Home 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, Smart Home 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.

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Bryte purchased a controlling stake in the South African operation of Sapphire Risk Transfer from January 2021.

Sapphire will provide focused International Risk Solutions to the corporate property marketplace in Africa. We bring our customers the global benefits of a truly international Insurance and Reinsurance strategy. Creativity through experience and trading relationships are key to our approach.

Contact details

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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

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TUM specialises in innovative and responsive insurance and risk management solutions tailored for public sector entities in South Africa. Their bespoke products and services are designed to support this customer segment towards delivering on their strategic objectives, meeting regulatory requirements and responding to the unique risks and circumstances that municipalities and public entities face. Public sector organisations serve the public and are held accountable by civil society.

Products: Buildings/Property Damage, Miscellaneous Classes (Theft, Money, Fidelity Guarantee etc.), Group Personal Accident, Motor Fleets, Liabilities, Directors & Officers Liability, Professional Indemnity and Assets All Risks.

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INSURANCE PARTNERSHIPS



Unity Health is a leading primary healthcare insurance provider. The product offering caters for the essential healthcare needs of the South African population and includes a suite of primary healthcare and hospitalisation products.

Visit their website to learn more about their offering and tell all your friends and family about it.

Website: www.unityhealth.co.za



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.

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Contact

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Bryte Insurance Company Limited

Bryte is a licensed insurer and an
authorised FSP (17703)