

Guarantees

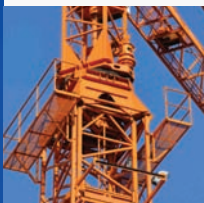
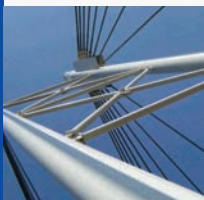
Contract Works

Public Liability

Professional Indemnity

General Commercial

Marine



Specialising in Engineering Insurance and Guarantees



Surety Solutions

Insurance Brokers & Credit Guarantee Consultants



Guarantees

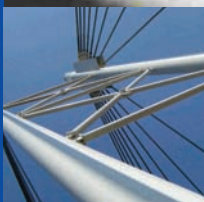
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## SPECIALISING IN ENGINEERING INSURANCE AND GUARANTEES

**HW Brokers**, established in 1993, is a medium size short term insurance brokerage which deals in all aspects of the short term insurance market. Our commitment to quality personal service has allowed us to establish and forge a growing and significantly loyal client base over the years of existence, many of whom have been clients since our inception.

Our client's range from the entrepreneurs trying to gain a foothold in the industries to those well established and listed on the JSE.

Our pledge is to provide our clients with an efficient comprehensive service that will solve all their short term needs timeously, effectively and at competitive prices.

Due to our considerable experience and longstanding relationship with the country's top insurance companies we are able to offer tailor made products to suite every business at extremely competitive rates both within South Africa's borders and its neighbours.

The **HW Brokers** head office is based in Durban with branches in Johannesburg and Cape Town, so please feel free to contact your nearest branch for any advice, queries or quotations at your earliest convenience.

**HW Brokers** is a B-BBEE compliant company.

FAIS No 7694

[www.hwbrowsers.co.za](http://www.hwbrowsers.co.za)





Guarantees

Environmental •

Electricity Supply •

Fuel •

Construction •





## Surety Solutions

Insurance Brokers & Credit Guarantee Consultants

## GUARANTEES & SPECIALISED RISK INSURANCE

**Surety Solutions** (Pty) Ltd, is an independent, niche market short term insurance brokerage specialising in the procurement of Performance, Customs, Mining Rehabilitation, Travel, Trade Credit, Financial Guarantees and Credit insurance solutions including Cell Captive and Contingency Insurance. The Company places guarantee and Commercial Insurance risks in Southern Africa and International markets.

Founded by Mike Graham (ACII) (AIISA), who has in excess of 40 years practical insurance broking experience in the Republic of South Africa, **Surety Solutions** (Pty) Ltd was established in 1999 and incorporated in 2001 after identifying the lack of insurance underwriting capacity in Southern Africa for Guarantee and Surety risk. Surety Solutions (Pty) Ltd. has strategic alliances and partnerships with onshore and offshore insurance entities. Our vision is to become a leading provider of insurance based Performance, Customs, Mining Rehabilitation, Travel, Trade Credit, Financial Guarantees and Sureties and to act as a competitive short term insurance brokerage provider of general short term Insurance in Southern Africa.

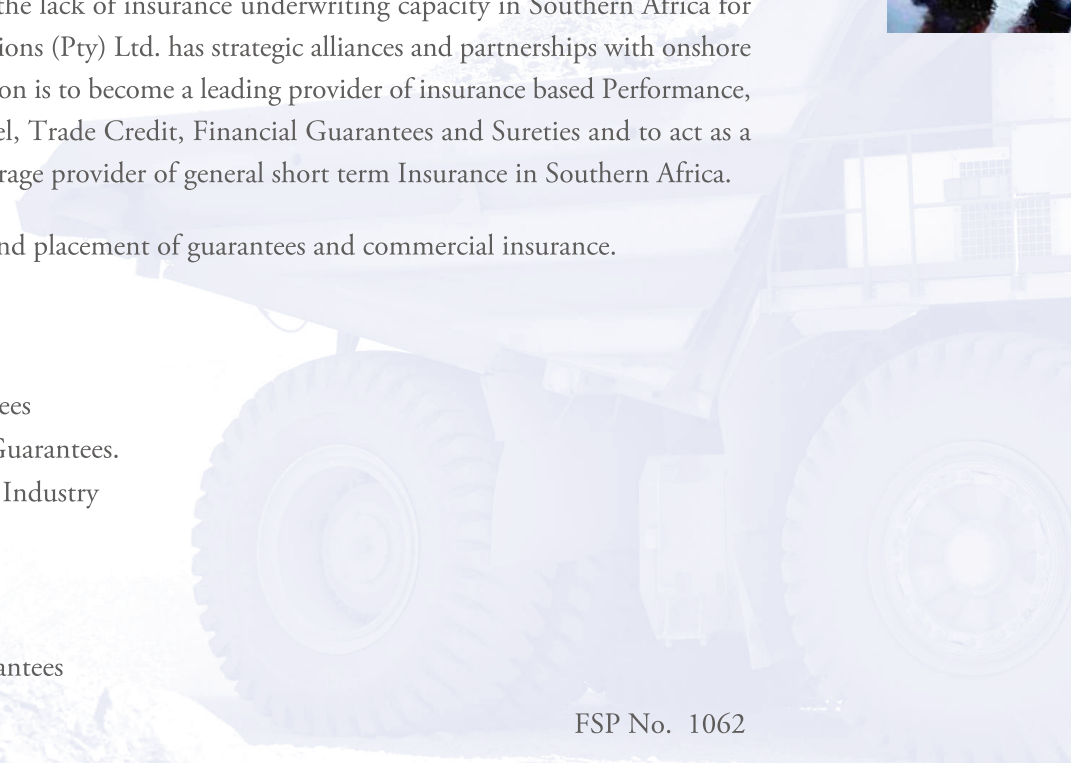
We are proficient in the procurement and placement of guarantees and commercial insurance.

### Industry Sectors and Products

- South African Mining Industry
- Mining Rehabilitation Guarantees
- S.A. Customs bonds & SARS Guarantees.
- Southern African Construction Industry
- Fuel Industry
- Liquidators Bonds
- Master Builders Association
- Eskom Electricity Supply Guarantees

The above list is not exhaustive

FSP No. 1062





## AFRICA

With close to 20 years of experience working in Africa, The **HW Brokers** Group has the infrastructure to advise and place risks for Southern African businesses seeking to expand operations into Africa.

Sub-Saharan Africa and more specifically the following regions; Congo, Angola, Zambia, Mozambique, Namibia, Swaziland, Lesotho and Zimbabwe; are common countries in which our clients trade making it vital that at all times our partners are adequately positioned to understand and accept the insurable risks.

With greater attention being given to the African continent we feel it is necessary that our existing products align with the risks associated with trading in Africa.

We continuously develop products for an ever changing environment.



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## MINING REHABILITATION

The Mining division is managed by Surety Solutions (Pty) Ltd and provides various custom designed solutions to mining companies with products intended to secure mining rehabilitation guarantee provisions.

There are a variety of solutions available aimed at ensuring that assets are not unduly encumbered nor working capital unnecessarily tied up and solutions are aimed at releasing encumbered cash reserves.

Each mine is individually underwritten ensuring that the correct combination of products is offered to resolve the rehabilitation provision requirements.

Variations of guarantees are available to both the junior senior and blue chip mining companies including

- Environmental Mining Rehabilitation Guarantees to the Department of Mineral Resources
- Electricity Guarantees to Eskom
- Fuel Guarantees
- Construction Guarantees
- Credit Insurance



**Surety Solutions**

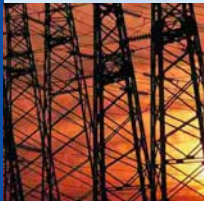
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# COMMERCIAL INSURANCE PRODUCTS

- Buildings •
- Stock •
- Office Contents •
- Electronic Equipment •
- Theft •
- Money •
- Glass •
- Fidelity Guarantee •
- Goods In Transit •
- All Risks •
- Accidental Damage •
- Motor •
- Public & Employers Liability •
- Electronic Equipment •
- Stock Deterioration •



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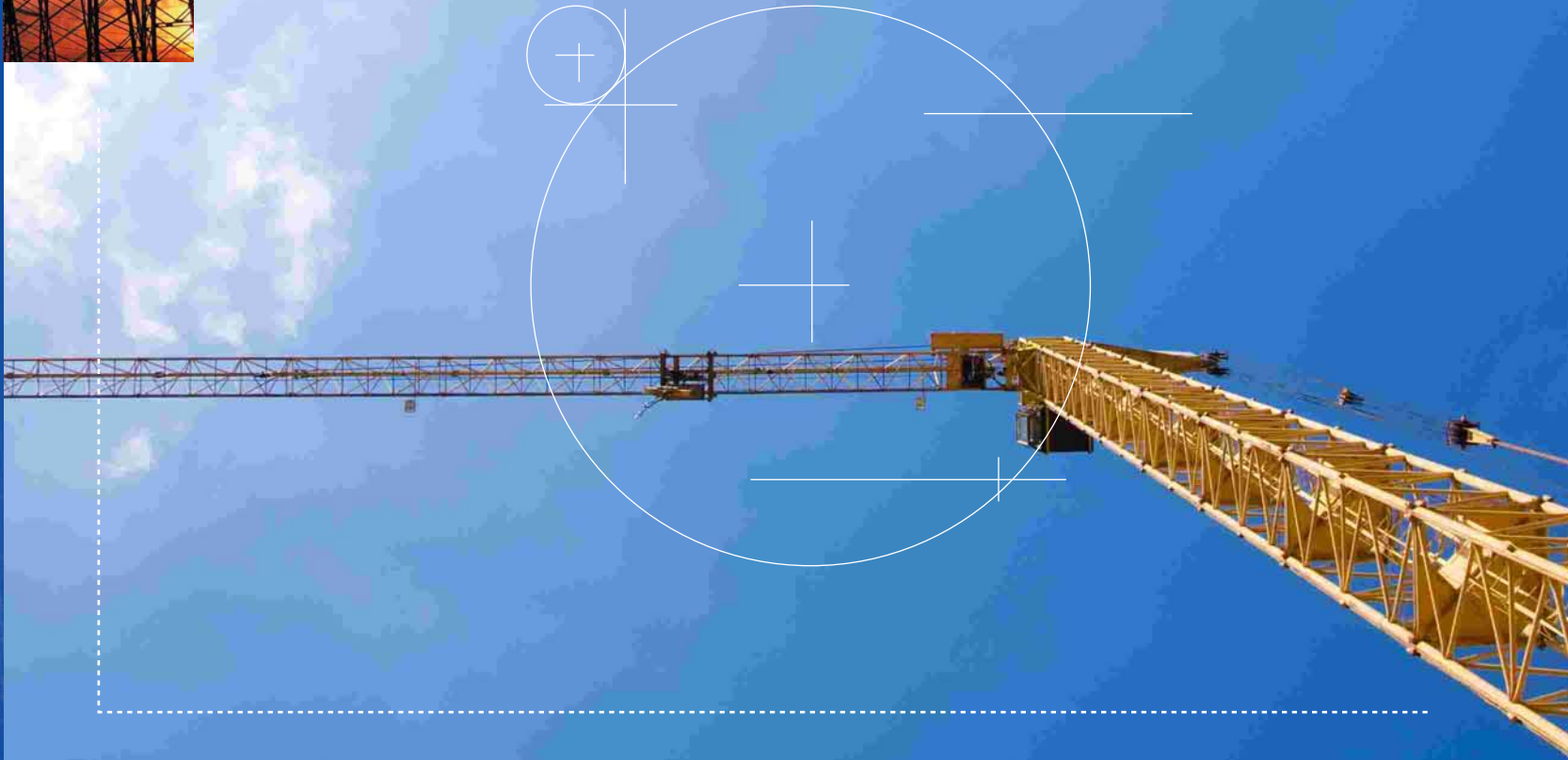
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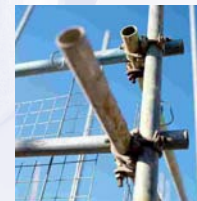




## NICHE PRODUCTS

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- Contractors All Risks
- Contractors Liability
- Professional Indemnity
- Plant All Risks
- Directors and Officers
- Confiscation Cover
- Travel
- Kidnap & Ransom



## CONSTRUCTION GUARANTEE PRODUCTS

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- Bid Bonds
- Performance Guarantees
- Retention Guarantees
- Advanced payment Guarantees
- Supplier Sureties
- Maintenance Guarantees
- Materials on site guarantees



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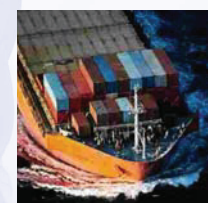
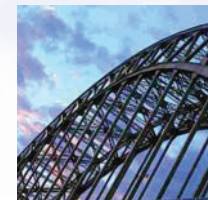
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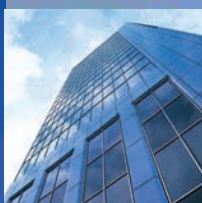
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