



RMi4Sure is a comprehensive range of insurance policies structured specifically for RMI members

Who is RMI?

Accreditation:

The Retail Motor Industry Organisation represents over 7500 members on the Retail Motor Industry in South Africa and thus the RMI4SURE will continue to provide their members with a Product that meets their needs.

RMI4SURE is the preferred supplier of insurance to Capricorn Society Limited, the largest automotive buying co-operative in South Africa.

What is RMi4Sure?

Introduction:

Cre8, in conjunction with the RMI, have developed the RMI4SURE business insurance facility to provide an added value offering to all RMI members, as well as the many other businesses operating in the Retail Motor Industry within South Africa.

This facility utilises the collective buying power of RMI members, as well as an innovative self-insurance structure, to provide an optimal and cost effective form of risk financing.

The goal of the RMI4SURE facility is to build up a surplus in the fund portion and have this revert to members (whose loss ratios have remained below 60% over a 3 year period) in some form of a benefit..

Essential Contact Information

Essential Guardrisk Contacts

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Guardrisk Email: info2@guardrisk.co.za
Complaints & Compliments:
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Essential RMI4Sure Contacts

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Guardrisk Allied Products and Services (Pty) Ltd

Co.Reg No.: 2007/016202/07

FSP No.: 10411

An Authorised Financial Services Provider

Are your Current Covers Adequate

RMI4sure has structured basic packages, which provide minimum level of cover. This is designed to ensure that there is limited under insurance. In the event of you requiring higher limits these are available.

The basic minimum package:

Glass	R	20 000
Money	R	20 000
Theft	R	20 000
Fidelity Guarantee	R	50 000
Increase cost of Working	R	250 000
Accidental Damage	R	10 000
Employers Liability	R	1 000 000

In addition to these basic covers, all the physical Assets of the business will need to be declared. These will be covered at competitive terms, subject to an acceptable claims experience.

What Do I Need To Know About This Fund?

Benefits: RMI4SURE Profit Share

Participating policy holders stand to gain from any underwriting surplus accruing to the RMI4SURE.

1. For the sake of future reference, we record the RMI4SURE fund rules for your convenience:
2. Any surplus remaining in the fund will be distributed as follows -
3. The participating members will be reimbursed a minimum of 50% of their fund surplus subject to the entire facility loss ratio not have exceeded 60%

Note: In order to qualify for the reimbursement, an individual's claims must not exceed 60% of the 80% of their premium contribution in the all instances premium is recorded as nett of the broker's commission).

1. No reimbursement for early withdrawal. (i.e. withdrawal within the first 3 years of the member's participation).
2. Participating member's who sell their business and purchase another and continue participating on the RMI4SURE will have their accrued fund balances transferred to the new business.
3. The remaining will be retained in the fund, to be utilised in terms of RMI long term risk financing / management strategy with benefits accruing to the participating members.

Major Benefits

- Option of Motor Traders Cover on one policy
 - Business Interruption following Theft and accidental damage
 - Automatic care hire cover
 - Potential share in future profits
 - Fast track claims settled in 72 hours
 - Ability to retain existing broker relationship
- Many automatic extensions such as
- Traders - R2 500 000 liability
 - Car hire
 - Motor - R5 000 000 liability
 - Car hire
 - Business Interruption - Public utilities
 - Prevention of access
 - Suppliers
 - Electronic equipment - Reinstatement of data
 - Incompatibility
 - Prevention of access

Other Guardrisk Products

Guardrisk offers many add-on products that enhance the final deal for the client, these include:

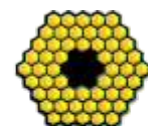
1. Elev8 Umbrella Liability Policy
2. Private Edge Management Liability Policy for Small Business
3. Advoc8 Legal Expenses Cover
4. AURA Motor Fleet Insurance
5. Transease Bus Fleet Insurance
6. Navig8 Marine Cargo Insurance
7. PFC Premium Financing
8. Fuel Guarantee - facilitate placement of this cover

RMI Direct

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Guardrisk
ALLIED PRODUCTS AND SERVICES



innovative
insurance
solutions