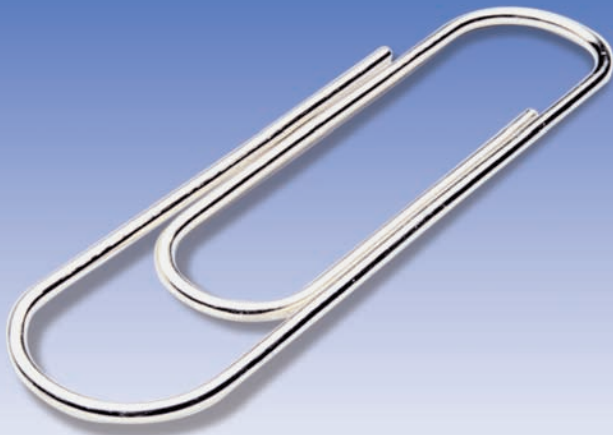




We make simplicity
the watchword for your business

Small Commercial Insurance Policy



Liquid's Small Commercial Insurance Policy – simple, streamlined and cost-effective. It's the insurance policy you would create for your business, if you could.

Your business might be small, but it's yours, right?

We understand the investment you have made in your business, and how important it is for you to ensure that nothing unforeseen shatters your dream for its future growth.

That's why Liquid Underwriting Managers (Liquid's) Small Commercial Insurance Policy offers you a wonderfully simple yet fully comprehensive solution to your business insurance needs, whatever your business. No complicated premium calculations, no industry specific exclusions. Just straightforward cover for companies with a turnover of R5 million or less per annum.

It couldn't be easier. Simply choose the band of cover which best reflects your company's annual turnover and your broker will immediately calculate your all-inclusive monthly premium.

Annual Turnover	R1 000 000	R2 000 000	R3 000 000	R4 000 000	R5 000 000
	Bronze	Silver	Gold	Platinum	Black

Advantages

The simple advantages of the Liquid's Small Commercial Insurance Policy are that its structure and the cover offered are very easy to understand.

Other advantages include:

- Its structure eliminates the need for complicated individual policies, making it faster to process, more efficient and highly cost-effective
- Your monthly premium will be based on a standard rate dependent on your company's annual turnover and the nature of your business
- The processing of claims has been simplified to minimise disruption to your business

In addition, standard limits apply depending on the package selected. Liquid's Small Commercial Insurance Policy has standard endorsements and there is no average applicable.

Cover

Covering both your business and motor vehicles, the loss limit for each business sector is clearly defined up-front, with no hidden exclusions or fine print.

Business insurance classes covered within Liquid's Small Commercial Insurance Policy are:

- Fire
- Glass
- Business Interruption
- Theft

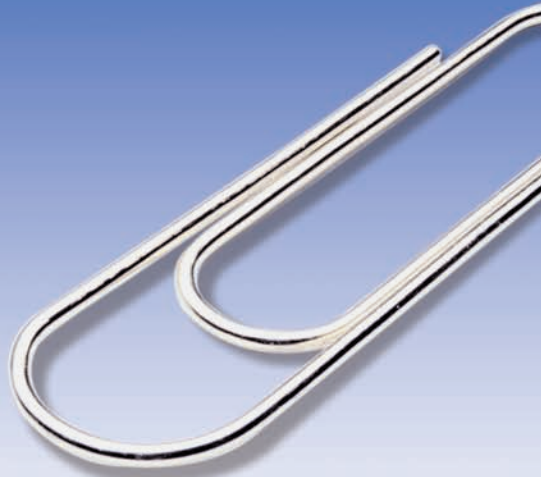
- Money
- Motor Vehicles
- Office Contents
- Goods in Transit
- Accidental Damage
- Accounts Receivable
- Electronic Equipment
- Public Liability and Employers' Liability

Because we know that many businesses depend on a vehicle of some sort, we have included a motor section in the policy. You may cover normal cars and light delivery vehicles, provided they are used for the business.

About Zurich in South Africa

Zurich in South Africa is a short-term insurance company headquartered in Johannesburg and listed on the Johannesburg Stock Exchange. Founded in 1965, it offers insurance products and services that respond to the needs of individual, commercial and corporate customers. It has a network of sales areas and a series of service outlets across the country, and employs approximately 1,000 people. In addition, it has subsidiaries locally as well as in Botswana and Zimbabwe. Zurich in South Africa is a member of the Zurich Financial Services Group.

For more information contact your broker, call Liquid Underwriting Managers on +27 11 370 9098 or visit www.liquiduma.com



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