

MOTOR TRADERS

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What is RMI4Sure?

RMI4Sure through association with RMI is the preferred supplier of insurance to Capricorn Society Limited, a large automotive buying co-operative in South Africa. Guardrisk in conjunction with RMI, have developed the RMI4Sure business insurance facility to provide value added offerings to all RMI members, as well as the 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.

Why the need for RMI4Sure?



Bulk purchases to receive competitive terms



Conventional insurance may not adequately meet the needs of the Retail Motor Industry



Price often outweighs quality when deciding to purchase cover, leaving potential exposures inadequately insured



No opportunity to benefit from the Underwriting Profit on other Insurance Products



Niche Product designed for businesses which operate in the Motor Trade Industry

Product structure

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	R20,000
Money	R20,000
Theft	R20,000
Fidelity Guarantee	R50,000
Increase cost of working	R250,000
Accidental Damage	R10,000
Employers Liability	R1,000,000

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.



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