

PROTECTING YOUR BUSINESS

You've worked hard to build your business. You've sacrificed a lot and taken a few risks to get it where it is today – challenging customers, restrictive budgets, tough competitors and looming deadlines. Or maybe you are only in the early days with quite a few worries and financial commitments. Have you planned for the unexpected? What's the impact to your business if anything happens to you or a key employee in your business?

YOUR BUSINESS is special to you, so why not let the most trusted insurer in South Africa help you protect it? GREENLIGHT for Business has the following business cover solutions.

- **BUSINESS CONTINGENCY**
- **BUY AND SELL**
- **KEYPERSON**
- **BUSINESS OVERHEADS REPLACER**

A GREENLIGHT FOR BUSINESS SOLUTION

CAN MAKE ALL
THE DIFFERENCE IN
PROTECTING YOUR
BUSINESS.

WHY CHOOSE GREENLIGHT FOR BUSINESS?

- Access to legal advisors to assist with drafting of contracts, estate plans and more
- Access to regional GREENLIGHT specialists
- Access to underwriters with specialised business underwriting knowledge
- Flexible and simple financial underwriting requirements. Use either a B.E.R.N.I or Legal Advisors Report – no more complex financial statements

When you draft a relevant business protection plan, do you have the answers to some of these questions?



BUSINESS CONTINGENCY COVER

- Have you signed personal surety for business loans? These include: long term loans or short term loans like overdraft or revolving credit facilities
- Can your business continue if these loans cannot be paid?



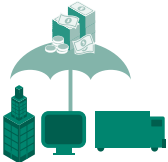
BUY AND SELL

- What would happen to your shareholding and business if you or your partners become disabled or die?
- Do you have buy and sell agreements in place?
- Have your loan accounts been included?
- Have you considered any estate duty impacts?



KEYPERSON

- What happens if a key employee is disabled or dies?
- Are you financially able to upskill and train another key employee?



BUSINESS OVERHEADS

- Who will cover the monthly business expenses if you or a key contributor is ill or disabled?
- Do you generate more than 25% of the business' monthly turnover?