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HOME



BUSINESS

## PPS SHORT-TERM INSURANCE VALUE PROPOSITION

We understand the passion it takes to be the professional you are, and it's with that same driven mindset that we deliver professional service solutions that reflect your needs:

### PROMPT, PERSONAL SERVICE

With a single point of contact at PPS STI, policyholders and brokers are more than just numbers in a system and are treated to the professional and prompt personalised service that VIPs deserve.

### PROFESSIONAL EXCLUSIVITY

We solely serve the graduate professional and this experience specificity allows us greater flexibility in meeting the professional's needs.

### SMART, CUSTOMISED PRODUCTS

In an ever evolving digital age, a one size fits all insurance solution is not possible. Your hard work has earned you the right to have your needs specifically catered to and at PPS STI, with our tech-centric thinking approach, your cover can be tailored to suit your lifestyle.

### A SELECT RISK POOL

Exclusivity affords us the benefit of offering very competitive pricing – a collateral benefit of our select-risk member pool.

### SUPERIOR CLAIMS SERVICE

Along with our exceptional level of professionalism we have an established record for efficient payment of valid claims.



*Quality is never an accident. It is always the result of intelligent effort.* – John Ruskin



## PPS GROUP OVERVIEW

Founded in 1941, PPS has over 75 years of experience in providing financial services **exclusively to graduate professionals.**

This membership helps power professional potential with intelligent solutions, connects individuals to like-minded communities and offers members the benefits of reciprocal reward.

As a subsidiary of PPS Insurance, a member of the PPS Group which operates under the ethos of mutuality, one would be hard-pressed to find a more reliable name in the financial services sector.

PPS has been a brand built for professionals, and trusted by professionals for decades, and PPS STI continues in this prestigious tradition.

## CONTACT PPS SHORT-TERM INSURANCE

If you are a graduate professional, contact PPS STI today and find out what truly professional-focused, detail-oriented Short-term insurance solutions look like.

T: 0860 777 784 | SMS "Quote" to 43111  
W: [www.pps.co.za](http://www.pps.co.za) | E: [shortterm@pps.co.za](mailto:shortterm@pps.co.za)  
A: 11 Eton Rd, Parktown, 2193  
P.O. Box 1089, Houghton, 2041

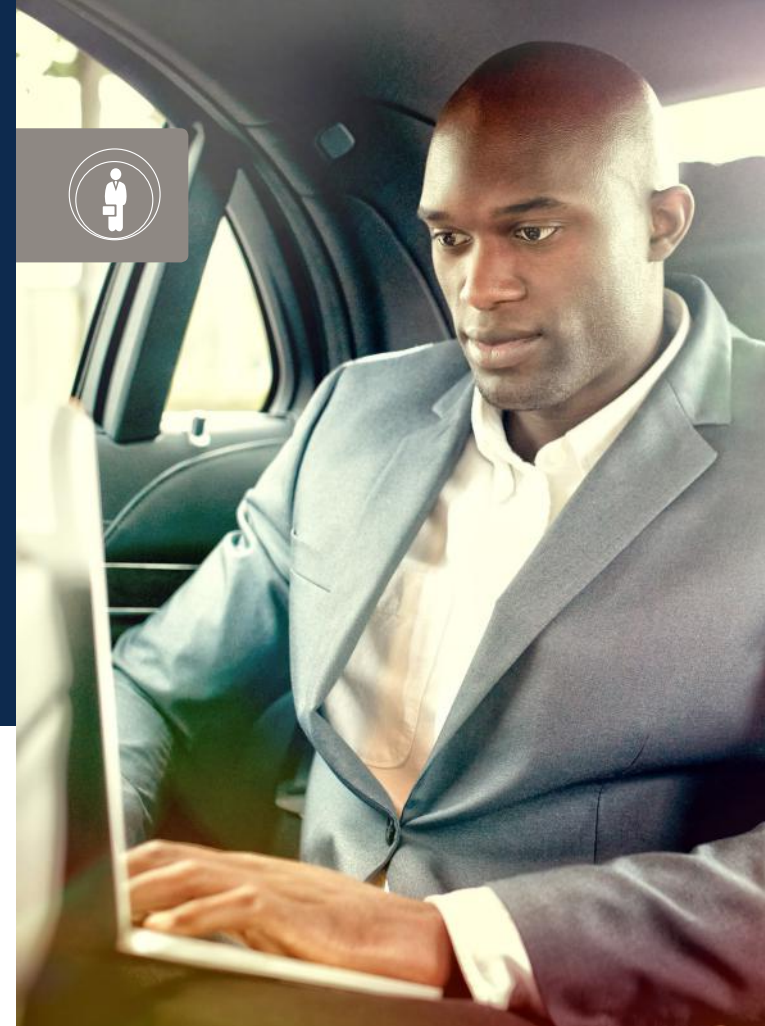
PPS Short-Term Insurance Company Limited  
Reg. No. 2005/005531/06 is a  
licenced Financial Services Provider.  
Licence No. 46274.

A Business Unit of the PPS Group

\*A Pro-Insure Business policy is not limited to covering businesses that are linked to the clients' qualifications.

Life Insurance | Investments | Financial Planning | Short-Term Insurance | Medical Aid

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**PROTECT YOUR ASSETS.  
SAFEGUARD YOUR FUTURE.**  
Pro-insure business insurance



SHORT-TERM  
INSURANCE

Intelligent Insurance For Graduate Professionals

## INTELLIGENT INSURANCE FOR GRADUATE PROFESSIONALS

*Being properly prepared is one of the biggest assets in business. – Keeth Smart*

As a graduate with your own business, your success hinges on your business' assets and its sustained ability to produce an income. When choosing an insurer, you want one that understands that your business is a stepping stone to the future you want and protects it. Our many decades of experience in professional cover at PPS Short-Term Insurance (PPS STI), means we can offer you intelligent insight into the risks you face in your business and can offer exclusive advice on how to cover it adequately, ensuring that your operations can continue to run smoothly, even in the face of unforeseen perils. This appreciation of your business' needs and commitment to meeting them is reflected in the quality of service that comes with a tailor-made, bespoke PPS STI Pro-Insure Business policy.

Protect what you have built with intelligent insurance solutions and safeguard your business' future.



While you build your future and your business, let us secure your assets.

### PRO-INSURE BUSINESS INSURANCE\*

Whatever the size, insuring your business is imperative, as unforeseen perils might otherwise cripple your ability to provide for yourself and your family. Our comprehensive range of cover includes:

#### FIRE COVER

Covers you for loss or damage to your business caused by fire. Also covers power surges, architects fees clause, fire extinguishing clause and more.

#### OFFICE CONTENTS COVER

Safeguards the everyday operational assets of your place of business, from stationery and furniture, to your staff's personal effects and even the loss of rent.

#### BUSINESS INTERRUPTION COVER

Protect against the possible loss of income resulting from a loss under a material damage section that interrupts normal business operations.

#### BUILDINGS COMBINED COVER

Comprehensive cover for damage caused by fire, explosions and other hazards that may impact your business building.

#### ACCOUNTS RECEIVABLE COVER

Loss or damage as a result of accident or misfortune to the insured's books of accounts in consequence whereof the insured are unable to trace the outstanding debit balances.

#### PUBLIC LIABILITY COVER

Cover against liability in the event of third-party death, illness or damaged property for which your business is held responsible.

#### GLASS COVER

Cover the expense of glass, from windows to signage.

#### MONEY COVER

Cover the loss of money, both in transit and on the premises.

#### FIDELITY COVER

Cover the loss of money and/or property due to theft or fraudulent behaviour on the part of an insured employee.

#### ACCIDENTAL DAMAGE COVER

Cover against damage or loss incurred as a result of mishaps or acts of negligence engaged in by you or your employees.

#### GOODS IN TRANSIT COVER

Cover against damage to, or the loss of goods in transit, as a result of accidents or misfortune.

#### BUSINESS ALL RISK COVER

Protect items that may have to leave your premises, covering them against loss or damage, wherever they are.

#### ELECTRONIC EQUIPMENT COVER

Compensation for loss or damage of electronic equipment. Extended cover includes reinstatement of data and lost software.

#### THEFT COVER

Loss or damage to all contents, as a result of theft, including extensions such as damage to buildings, locks and keys etc.