

momentum
insure

Business Insurance

Keeping you confident
on your journey to success



Competitive solutions designed to suit your unique business needs, protect your business from unforeseen events, and handle claims efficiently and swiftly.

Momentum Insure's business insurance solutions are flexible enough to suit your unique South African business requirements. We've engineered our competitive and comprehensive short-term business insurance solutions to protect your business from a wide range of unforeseen events. We understand that your business is unique, that's why we have designed cover that is based on your business needs.

We are driven to provide the best service possible and making your insurance experience a first-class one with trusted expert advice to give you the confidence to convert a sense of feeling safe to a state of being safe.

Momentum Insure's business insurance solutions have been developed by industry pioneers and is as a result of extensive and ongoing market research to deliver a product that speaks to the times we live in and our ever-evolving needs when it comes to protecting that which we've worked so hard for. The outcome was a holistic product that protects your business, rewards safety and well-being and offers you the convenience to get on with your journey as soon as possible in spite of life's little snags.

Momentum Insure's business insurance solutions includes the following features to keep you and your business safe:

- Guaranteed no premium increase for the first 12 months even if you claim.
- Fixed excesses with no hidden costs.
- 24-hour assistance for roadside, medical and legal emergencies with Momentum Assist. Roadside assistance is free with all policies that include vehicle cover for vehicles below 3.5t and is available as optional cover for vehicles that are 3.5t and more, subject to the policy limits per incident. Legal and medical assistance is free with all business insurance cover options.
- Momentum Rewarder, an optional benefit, at an added cost, that rewards you with 15% of your premiums back in cash for remaining claim-free for four years.

Business insurance cover options available to you

We understand that starting and keeping a business running can be daunting. That's why we ensure that you're covered comprehensively from the beginning with our tailor-made, cover options that speak to your business needs.

Vehicle

Covers all registered cars, motorcycles, trucks and any other type of vehicle, including fleet vehicles used to run your business, against theft, damage, and lost-key replacement.

Buildings combined

Protects your office, outbuildings, fixtures and fittings in the event of damage which may be caused by a force of nature, an explosion, or leakage (water systems).

Fire

Covers your business' building, permanent fittings, and goods, against loss or damage caused by fire, acts of nature, and explosions.

Theft

Covers insured items inside the building including the cost of replacing stolen documents.

Accidental damage

Cover for damage caused accidentally to items listed under cover for fire, office contents, buildings combined or electronic equipment.

Electronic breakdown


Cover for your business' electronics such as computers, licenced software, and printers.

Machinery breakdown

Cover for damage caused by mechanical, electrical or electronic breakdown of property.

Portable possessions insurance for business

Protects your business items that are regularly moved from the insured premises to anywhere in the world.



Our tailor-made
cover options
that speak to your
business needs.

Public liability insurance

Protects you for damages that you or any person associated with your business may be held legally liable to pay for after an insured incident.

Fidelity insurance

Covers you for losses due to fraud or theft by your employees, directors or anyone else colluding with an employee.

Money insurance

Protects cash, cheques, postal and money orders against loss or damage inside your business premises.

Goods-in-transit insurance

Covers goods used as part of your stated business while they are being transported within South Africa.

Motor traders' insurance

Covers damages that you're liable to pay for after an incident relating to your motor-trade business.

Glass insurance

Covers all fixed windows, doors, mirrors, furniture, and other fixed glasses available at your business premises.

Business interruption

Covers loss of business income as a result of an event that interrupts the operations of the enterprise, such as fire or a natural disaster.

Employer's liability

Refers to damages that you are liable to pay to an employee following an incident in the course of or in connection with this person's employment with you.

Personal accident

Refers to cover for your members, partners, directors, principals or employees as noted on your policy for death or disability directly caused by an accident occurring anywhere in the world, provided that death or disability occurs within 12 months of this injury.



Get in touch

For more information, you can get in touch with your service consultant.

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