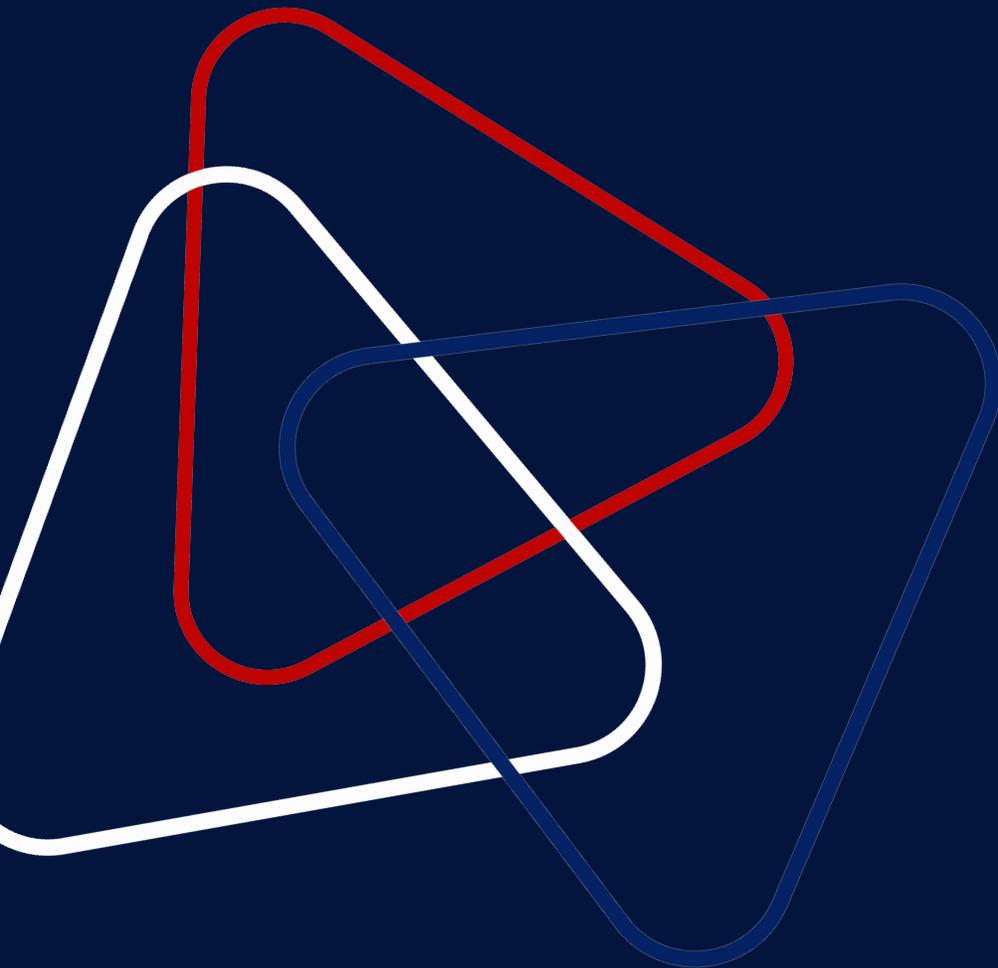




NEVER REST

# Company Profile





## Company Information

|  |  |
|--|--|
| Reg. Company Name:                         | Neverrest Protect Proprietary Limited  |
| Trading Name:                              | Neverrest Protect  |
| Registration Number:                       | 2009/021461/07   |
| FSP License & Categories:                  | Registered FSP: 42532 CAT I  |
| Tax number:                                | 9070339198   |
| VAT number:                                | 4530258237   |
| Head Office:                               | 261 Hugh McKinnell street,<br>Constantia Park, Pretoria, 0010  |
| Core Focus:                                | Short & Long term insurance Solutions  |
| Divisions: (Including, but not limited to) | <ul style="list-style-type: none"><li>• Short-term Insurance</li><li>• Long-term Insurance</li><li>• Investments</li></ul>   |
| Banking details:                           | <ul style="list-style-type: none"><li>• Bank: FNB</li><li>• Acc Type: Gold business account (Cheque)</li><li>• Acc No: 63104797212</li><li>• Branch: 210835</li><li>• Proof of payment: Finance@neverrest.co.za</li></ul>                          |
| Contact details:                           | <ul style="list-style-type: none"><li>• Office no: 012 998 8295</li><li>• Admin: Admin@neverrest.co.za</li><li>• General: Info@neverrest.co.za</li><li>• Marketing: Marketing@neverrest.co.za</li><li>• Finance: Finance@neverrest.co.za</li></ul> |

**01** **NR Manifesto**  
Who we are

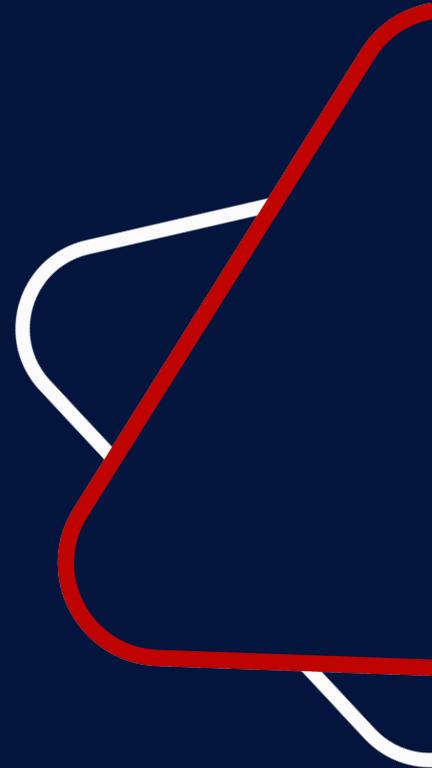
**02** **Core Values**  
What we stand for

**03** **USP's**  
What makes us different

**04** **Our Partners**  
Our insurance suite

**05** **Our Services**  
What you can expect from us

**06** **Contact us**  
How you can reach us



# Manifesto

**As the Never Rest - Protect team, we are thrilled to share our vision, our values, and our unwavering commitment to excellence in everything we do. At Never Rest - Protect, we believe that everything flows from culture, and our unique approach sets us apart in the competitive landscape of the insurance industry.**

**This manifesto is a declaration of our dedication to our clients, our team, and our mission to provide unparalleled insurance solutions. Our company is built on three main pillars: Community, Trust, and Courage, and these pillars guide us in every decision we make.**

## Our Manifesto

At Never Rest - Protect, we are confident, diplomatic, and focused on finding the best insurance solutions for our clients. We position ourselves as a trusted knowledge base, understanding the needs and motivations of the commercial space. Our approach is rooted in truth, managing expectations, and building trust through dedicated service.

## Vision:

To be the preferred way to get insurance coverage in South Africa, by providing unbiased, independent advice and solutions that truly serve our clients' best interests without having any product bias.

## Mission:

As an independent insurance broker, we filter the best insurance options through Never Rest - Protect's quality advice, ensuring that our clients receive the best coverage for their needs. Our objective independence drives clients to choose Never Rest - Protect as their go-to insurance provider for both commercial and personal insurance. We are committed to creating mutually beneficial relationships with our clients and stakeholders, positioning ourselves as an unbiased knowledge base that understands the needs and motivations of the commercial insurance space.

## Values

At Never Rest - Protect, we are guided by a set of core values that shape our culture and define our approach to business:

### 1. Community:

We believe in the power of community and strive to foster a sense of belonging and support within our team and with our clients. We understand that strong relationships are the foundation of success.

### 2. Trust:

Trust is paramount in the insurance industry, and we work tirelessly to earn and maintain the trust of our clients. Transparency, honesty, and integrity are at the heart of everything we do.

### 3. Courage:

We are fearless in our pursuit of excellence. We embrace challenges and view them as opportunities to grow and improve. Our courageous approach enables us to innovate and stay ahead in a competitive market. Courage is not the absence of failure, it is the pursuit of success in spite thereof.



Where you see our paw,  
you will find our promise.

## NR-Protect Focus Points

These focus points help us to stay true to our "WHY".

### 1. Insurance Types:

Ensuring that clients have the right insurance for their needs.

### 2. Insurance Brands:

Securing the best prices and benefits from insurers on behalf of our clients.

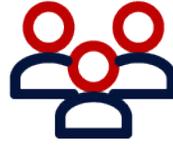
### 3. Insurance Advice:

Providing reliable and knowledgeable advice, ensuring that our clients' insurance portfolios are well managed.

*The Paw That Keep Us Honest*



# What makes us different



## 1. Advisor Team Approach

We work as a cohesive lion pride, leveraging the strengths and expertise of each team member, this delivers an unique combined service approach. Each portfolio is manage by a team.



## 2. Independence

Our commitment to remaining unbiased and independent toward brands and insurers ensures that we always act in the best interest of our clients, providing them with the most suitable insurance options by having access to all available choices.



## 3. Technology

Our use of technology enhances our service delivery, making us more efficient and effective in meeting our clients' needs.

# A Wise man once said



In a world of uncertainty, insurance stands as a prudent investment, which safeguarding against the unexpected.



# Our independent partners

## The Independent Approach

We pride ourselves on being independent and unbiased. Our recommendations are solely based on what is best for our clients, without any influence from insurance providers. This independence allows us to offer a broad range of options, ensuring that our clients receive the best possible coverage.



"True wisdom lies in selecting among all possible options."



# Commercial Insurance



## Liability Insurance

### **General Liability Insurance:**

Protects businesses against claims of bodily injury, property damage, and personal or advertising injury caused by business operations, products, or injuries on the premises.

### **Professional Liability Insurance (Errors and Omissions):**

Covers businesses against claims of negligence, errors, or omissions in professional services provided.

### **Product Liability Insurance:**

Provides coverage for businesses if a product they manufacture or sell causes injury or damage.

### **Directors and Officers (D&O) Insurance:**

Protects company directors and officers against claims resulting from decisions and actions taken in their capacity as leaders



## Property Insurance

### **Commercial Property Insurance:**

Covers damage to business properties, such as buildings, equipment, inventory, and other physical assets, due to events like fire, theft, or natural disasters.

### **Business Interruption Insurance:**

Provides coverage for loss of income and operating expenses if a business is temporarily unable to operate due to a covered event (e.g., fire, flood).



## Specialty Insurance

### **Commercial Crime Insurance:**

Protects businesses from financial losses due to criminal activities such as theft, fraud, forgery, or robbery.

### **Marine Insurance:**

Covers goods, cargo, and ships in transit over sea or inland waterways.

### **Builder's Risk Insurance:**

Provides coverage for buildings under construction against risks like fire, theft, and natural disasters.



## Employee Benefits Insurance

### **Group Health Insurance:**

Offers health insurance coverage to a group of employees, often as part of an employee benefits package.

### **Key Person Insurance:**

Protects businesses against financial losses resulting from the death or disability of a key employee or executive.



## Automotive Insurance

### **Commercial Auto Insurance:**

Covers vehicles owned by a business, protecting against damages, theft, and liability from accidents involving company vehicles.



## Workers' Compensation Insurance

### **Workers' Compensation Insurance:**

Provides coverage for employees who suffer work-related injuries or illnesses, covering medical expenses and lost wages.



## Cyber and Data Insurance

### **Cyber Liability Insurance:**

Protects businesses against damages from cyber-attacks, data breaches, and other cyber-related risks.

# Personal Insurance



## Automotive Insurance

**Bodily Injury:**

Covers medical expenses and legal fees if you're at fault in an accident.

**Property Damage:**

Pays for damage to another person's property in an at-fault accident.

**Collision Coverage:**

Covers repair or replacement of your vehicle after an accident, regardless of fault.

**Comprehensive Coverage:**

Protects against non-collision damages like theft, vandalism, natural disasters, and animal collisions.

**Gap Insurance:**

Covers the difference between your car's value and what you owe if it's totaled or stolen.

**Custom Parts Coverage:**

Covers aftermarket additions like sound systems or custom wheels.

**Classic Car Insurance:**

Provides coverage based on the agreed value of antique or classic cars.



## Property Insurance

**Homeowners Insurance:**

Protects against damages or losses to a home and its contents.

**Renters Insurance:**

Covers personal property within a rented property and liability.

**Event Insurance:**

Provides coverage for specific events, such as weddings or corporate events.



## Personal Insurance

**Short-Term Health Insurance:**

Provides temporary health coverage, usually between jobs or other long-term plans.

**Pet Insurance:**

Covers veterinary expenses for pets in case of illness or injury.

**Personal Liability Insurance:**

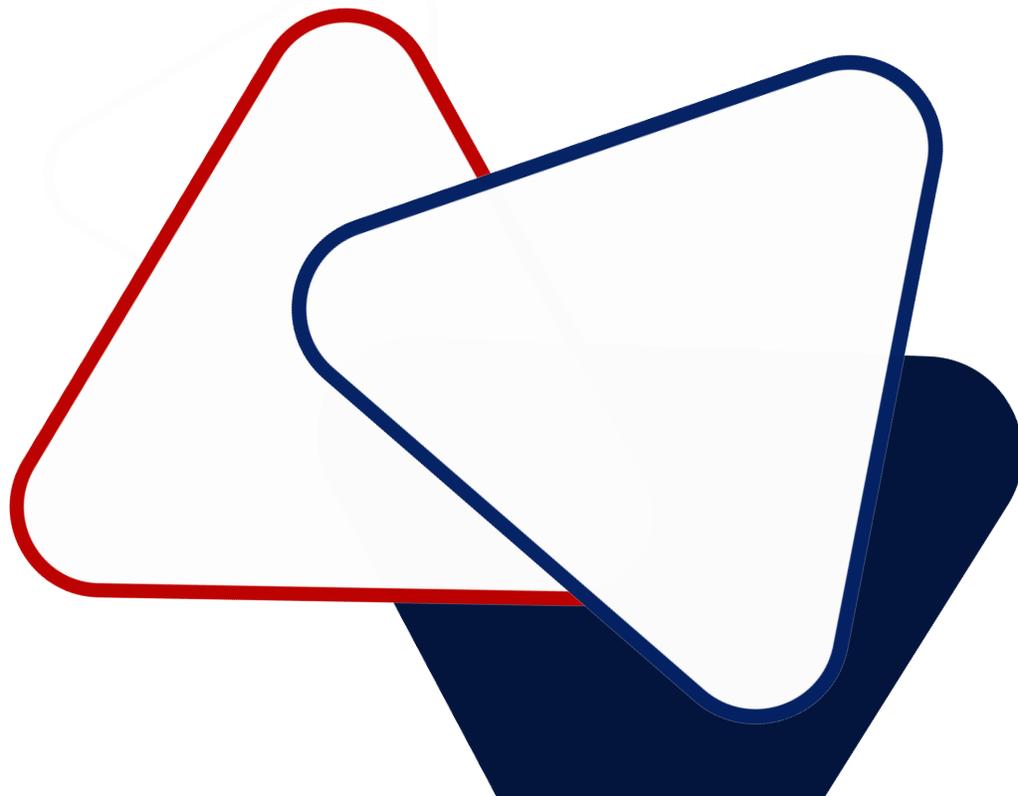
Protects against claims for injuries or damage to other people or their property.



## Travel Insurance

**Travel Insurance:**

Offers coverage for unexpected events during travel, such as trip cancellations, medical emergencies, or lost luggage.



# Long-Term Insurance



## Life Insurance

### **Term Life Insurance:**

Provides coverage for a specific period (e.g., 10, 20, or 30 years). Pays a death benefit to beneficiaries if the insured person dies during the term.

### **Whole Life Insurance:**

Offers lifelong coverage with a guaranteed death benefit and a savings component that builds cash value over time.

### **Universal Life Insurance:**

Flexible policy with adjustable premiums and death benefits, combining life insurance with an investment component.

### **Variable Life Insurance:**

Offers permanent coverage with investment options, allowing policyholders to allocate part of their premiums to various investment accounts.



## Disability & Severe illness

### **Long-Term Care Insurance:**

Covers costs for long-term care services, such as nursing homes, assisted living, or in-home care, for people with chronic illnesses or disabilities.

### **Critical Illness Insurance:**

Provides a lump-sum payment if the insured is diagnosed with a specified serious illness, such as cancer, heart attack, or stroke.

### **Disability Insurance:**

Offers income replacement if the insured is unable to work due to illness or injury, covering both short-term and long-term disabilities.



## Annuities

### **Fixed Annuities:**

Provide guaranteed income payments for a specified period or for life, based on a fixed interest rate.

### **Variable Annuities:**

Offer payments that fluctuate based on the performance of investments chosen by the policyholder.

### **Immediate Annuities:**

Start paying out income almost immediately after a lump-sum investment, usually used for retirement income.



## Endowment Policies

### **Endowment Insurance:**

Pays a lump sum after a specified term or on death. It combines savings with life insurance, often used for education costs or other long-term savings goals.



## Retirement Insurance

### **Pension Plans:**

Provide a steady income stream after retirement, often funded through employer contributions and personal savings over a working lifetime.

### **Deferred Annuities:**

Allow savings to accumulate over time, with income payments starting at a future date, commonly used for retirement planning.



## Business Insurance

### **Key Person Insurance:**

Provides a death benefit to a business if a key employee or owner dies, helping to cover financial losses and facilitate business continuity.

### **Buy-Sell Agreement Insurance:**

Funded by life insurance policies on business partners, ensuring funds are available to buy out a deceased partner's share, maintaining business stability.

# Financial mapping

## Broker Appointment

We are appointed as as your insurance broker.

## Evaluate current Policy

Our team of experts evaluate your current policy and 3 year claims scedule.

## Short Falls vs Premuim

We identify and present possible short falls in your current policy and provide suggested solutions.

## Policy Restructuring

We ensure your policy are addressing all need and risk areas of your current circumstances.

## Quaterly Review

Our dedicated Neverrest Pride checks in quaterly to review and update client needs.

# VAIRIBLES OF INSURANCE

## **INSURANCE COVER**

The specific protection chosen, such as health, auto, home, life, or disability insurance, which defines the risks covered and the level of coverage provided.

## **INSURANCE BRAND**

The specific protection chosen, such as health, auto, home, life, or disability insurance, which defines the risks covered and the level of coverage provided.

## **INSURANCE ADVICE**

Professional guidance from brokers or agents to help select the most suitable coverage, ensuring it aligns with your specific needs and financial situation.

## **INSURANCE SERVICE**

Additional offerings from the insurer, including claims support, policy customization, and customer service, which enhance the overall insurance experience.

## **INSURANCE MANAGEMENT**

The continuous review and adjustment of your policies to ensure they remain relevant and effective, providing optimal protection as your needs evolve.



# Reach out to us

## Website



Neverrest.co.za

## Contact details

- Office no: 012 998 8295
- Admin: Admin@neverrest.co.za
- General: Info@neverrest.co.za
- Finance: Finance@neverrest.co.za

