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## **INTRODUCTION**

African Motor Underwriters (AMU) is a specialist in commercial motor insurance. We started our company in 1996 to offer brokers wishing to place motor risks an alternative to the conventional local insurers, and since then our business has grown to encompass all types of commercial motor policies, from individual vehicles to large fleets of cars, LDVs, HCVs and buses. Over the years we have therefore built up considerable expertise in the rating of both standard and unique motor risks.

## **OUR FACILITIES**

Our facilities are and have always been placed at Lloyd's - our lead underwriters are Kiln.

## **MOTOR**

AMU has a full Lloyd's binder for underwriting motor fleets i.e. full binding authority both for Own Damage and Third Party liability. Our standard territorial limits are the South African neighbouring territories but we are authorised to underwrite Africa South of the Equator, including Zambia, Tanzania and Angola. Our indemnity limits are as follows:

- Own Damage limit = R5 million per unit
- Third Party Liability = R15 million

- cover above these levels can be arranged where requested.

Our cover is standard Multimark III with limited extensions by agreement with our underwriters.

## **MOTOR TRADERS**

Our Motor Trader's facility allows us to underwrite ALL risks associated with a motor dealer. It includes all the non-motor classes of risk with limits of up to R30 million.

## **TARGET MARKETS**

Our clients include the entire spectrum of South African businesses from small enterprises with one or two vehicles to large truck and bus fleets valued at well above R100 million Rand. We have developed a particular focus on shuttle and trucking risks, along with a profitable book of Traders business.



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### **UNDERWRITING INFORMATION**

- Detailed claims experience (3 years)
- Signed and completed proposal form (available on request)
- Detailed fleet schedule
- Brief description of insured/business
- Basis of cover needed
- Theft and Hijacking – Information regarding anti-theft/hijacking measures taken by the client

### **TRIBUNALISATION**

AMU is tribunalised at Lloyds i.e. we are approved agents of Lloyds, authorised to issue certificates and collect premiums on their behalf. The security committees of major local brokers have also approved us.

### **CLAIMS HANDLING**

AMU has full claims settling authority and maintains claims funds in South Africa. We try to uphold the Lloyd's reputation for fair and prompt settlement of insured losses.

### **UNDERWRITERS**

Contact Neil Reinecke ([Neil@amu.co.za](mailto:Neil@amu.co.za)) or James Holland ([James@amu.co.za](mailto:James@amu.co.za))

**We look forward to your enquiries.**

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