Who we are

Praesidio Risk Managers (Pty) Ltd (“Praesidio”) was founded in May 2001. Praesidio is a specialist Personal Accident, Kidnap and Ransom Underwriting Management Agency. We provide customised and niche insurance products to the South African market.

We understand the need for financial assistance when a claim occurs, whether it is to provide an insured company with financial continuity in the event that an employee becomes disabled, or to assist an insured family with access to specialist services and capital in the event that a family member is kidnapped.

Praesidio has local and international expertise on niche products and markets and innovative ways to underwrite unique risks.
Our products

Personal Accident (GPA, Stated Benefits & IPA)

Praesidio’s core benefits include:

- Accidental Death
- Permanent Disability
- Temporary Disability (Income Protection)
- Medical Expenses
- Critical Illness (Dread Disease)

Our core benefits are enhanced by our value added automatic extensions. These key extensions include but are not limited to:

- Emergency transportation, evacuation and repatriation
- Life support costs
- Mobility costs
- Rehabilitation costs
- Disfigurement
- Claims preparation costs
- Trauma counselling
- Childcare

Praesidio can tailor programmes to suit the needs of the client, whether this means dove-tailing with existing PHI benefits or picking up shortfalls in other policy benefits.

Aggregate Deductibles and Stop Loss protections can be incorporated into policies.

Praesidio can cover high-risk occupations across all industries such as mining, security guards, oil-rigs, film crews, etc.
Our products (contd)

Aviation Personal Accident

Praesidio’s Aviation PA product provides pilots and crew with Accidental Death, Permanent Disability, Temporary Disability and Medical Expenses cover whilst flying. Cover can be purchased for individual pilots, multiple pilots, crew and passengers.

Kidnap & Ransom

Praesidio’s Kidnap and Ransom product provides cover for kidnap, extortion, product extortion, detention and hijack. Amongst other benefits our product will cover the ransom amount, loss of ransom in transit, legal liability as well as unlimited liability against the fees of top specialists in the field of response consultancy. Praesidio’s partnership with Hiscox Syndicate and their exclusive relationship with Control Risks, who act as Response Consultants, provide us access to a team who are the market leader in this class of business with approximately 60-65% of global market share. Cover is available for individuals on short term trips or blanket coverage for a whole company on either an annual or multi-year basis.

Occupational HIV

Praesidio’s Occupational HIV product provides cover for groups or individuals against first diagnosis as “HIV Positive” following accidental contact with bodily fluids or blood during the course of an Insured Person’s occupation. Our product is extended to cover preventative treatment and initial blood storage after accidental exposure.

Keyman Cover

Praesidio’s Keyman product provides a lump sum benefit to a corporation in the event that a named key employee is injured or accidentally deceased. Cover can be extended to include loss of income if a key employee is temporarily unable to work due to bodily injury or illness.

Political Evacuation

Praesidio’s Political Evacuation product is available as an extension to either our Personal Accident product or Kidnap and Ransom product. The additional premium is based on the country’s political risk.
ANDREW MUNRO
Managing Director
Tel No: (011) 716 7801
Cell No: 079 921 1725

NATALIE DEMMER
Claims Administrator
Tel No: (011) 716 7802
Cell No: 082 814 3340

GUS MUNRO
Director
Tel No: (011) 716 7806
Cell No: 082 441 6276

BANOO MEER
Policy Administration
Tel No: (011) 716 7805
Cell No: 082 253 1358

JACKIE MIRANDA
Business Development Manager / Underwriter
Tel No: (011) 716 7804
Cell No: 082 498 6969

CATHERINE HECHTER
Financial Manager
Tel No: (011) 716 7803
Cell No: 071 334 0984

TANYA KUYPER
Underwriting and Operations Manager
Tel No: (011) 716 7808
Cell No: 074 585 8865

6th Floor • Surry Place • 291 Surry Avenue • Ferndale • 2194
Tel No: (011) 716 7800 • PO Box 545 • Cramerview • 2060
www.praesidio.co.za

Praesidio Risk Managers (Pty) Ltd is an authorised Financial Services Provider.
FSP Number: 14174