

LOMBARD

Broker Partners

Human Risks

a human risk crisis is the most stressful situation an organisation can face, we offer specialist insurance focused on saving lives through mitigating human risks

Smart insurance solutions



The two most important things
to a business don't appear on
its balance sheet, its reputation
and its people.

- Henry Ford -

When something goes wrong in your business, it becomes paramount to protect your assets, and a company's greatest asset is their people. A human crisis is the most stressful situation an organisation can face, it goes beyond a financial requirement, speaking to a person's most basic needs of health and safety. Based in Johannesburg, offering services throughout South Africa and Africa, Human Risks specialise in smart insurance solutions to protect your greatest asset - **your people**.



Our People

First and foremost we are about people. So before we tell you what we do, here are our most valuable assets



Andrew Munro

Head

16 Years Industry Experience
Lloyd's Market
South African Market



Banoo Meer

Policy Administration

40+ Years Industry Experience



Gus Munro

Business Development

52 Years Industry Experience
Lloyd's Market
South African Market



Tarryn Uys

Claims Administration

8 Years Industry Experience



Tanya Kuypers

Senior Manager

23 Years Industry Experience
South African Market



Tim Garner

Accounts Administration

Financial Accountant
ICAEW



Jackie Miranda

Business Development

23 Years Industry Experience
South African Market

You add value to people
when you value them

- John C Maxwell -



Our Products

We understand that each client has unique human risks, be it local staff, travelling staff or expatriate staff. With this in mind we designed our product offering to be highly customisable to reduce product overlap and gaps. We aim to provide clients with a full Human Risk Solution across Accident & Health and Security & Crisis Insurance.



Personal Accident Insurance

Core Benefits

Death / Permanent Total Disability
Temporary Total Disability
Medical Expenses
25+ Benefit Extensions



Travel Insurance

Core Benefits

Emergency Assistance Services
Return of Mortal Remains
Cancellation and Curtailment
Natural Disaster Evacuation
Missed Transport Connection Travel Delay
Rental Vehicle Excess
Personal Liability
Legal Expenses
Substitute Colleague

Optional

Emergency Medical Expenses
Evacuation and Repatriation
Luggage
Additional Pre Existing Illness
Accidental Death & Disability
Bereavement Expense
Security Protection



Emergency Medical Insurance

Insured Events Accident or Illness resulting Emergency Medical Treatment

Insured Losses Emergency Medical Assistance Fees
Emergency Medical Transportation and Treatment Expenses
Additional Pre-Existing Cover (Optional)
Accidental Death /Disability (Optional)
Return of Mortal Remains (Optional)



Kidnap & Ransom Insurance

- Corporate Protection
- Family Protection
- Hospitality Protection
- School Protection

Insured Events	Kidnap Extortion Product Extortion Cyber Extortion Hijack Wrongful Detention Disappearance Hostage Crisis	Extensions	Threat Political Evacuation Express Kidnap Child Abduction Assault Stalking Business Interruption Product Loss
-----------------------	--	-------------------	---

Insured Losses Response Consultant Fees
Ransom
Lost Ransom in Transit
Additional Expenses
Legal Liability
Disappearance Investigation Fees
Hostage Crisis Expenses
Personal Accident





Our Partners

True partnership is about identifying a shared value and leveraging the combined strength of each partner to achieve a level of impact that could not be accomplished independently.

Reinsurance

A&H



K&R



Assistance

A&H



K&R





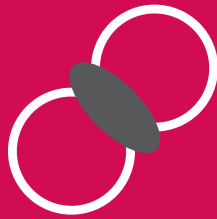
Our Difference



Seamless Engagement
with Service Providers



Tailored Solutions to
Suit your Needs



The Ability to Eliminate
Product Overlap



Service Commitment
24-7-365

Lombard Broker Partners is recognised for our specialist expertise and A+ claims paying ability. We have impeccable financial credentials and are proud of our reputation of independence, reliability and exceptional client service.



Andrew Munro

andrewm@lombardins.com

+27 11 716 7801

+27 79 921 1725

Jackie Miranda

jackiem@lombardins.com

+27 11 716 7804

+27 82 498 6969

Gus Munro

gusm@lombardins.com

+27 11 716 7806

+27 82 441 6276

Tanya Kuypers

tanyak@lombardins.com

+27 11 716 7808

+27 74 585 8865

www.lombardins.com

