

# Cover for your business when it's not business as usual

Get FNB Business Cashflow Cover from only R79 per month.



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Insured by FirstRand Short Term Insurance Limited, a licensed non-life insurer.



# We've developed FNB Business Cashflow Cover so that your cashflow won't be interrupted if your business is.

Business cashflow cover is different to traditional business interruption cover. Our cover has no complex underwriting, lengthy waiting periods, or the need for excess payments or existing building insurance.

Our business cashflow cover will help with the immediate challenge of maintaining cashflow by paying out a daily cash sum to help stabilise your business, in the event of your business being interrupted for more than three days.

Fixed cover amounts range from R1 000 to R12 500 per day and can be selected for 7 or 14 days, depending on your specific business needs.

Terms and conditions apply.



## What is a business interruption?

An event that interrupts or stops your business activities for a minimum of three days and prevents you, your employees, customers or suppliers from using your business premises. Your business must not be able to generate an income and the interruption must impact your turnover by more than 20%.

## To qualify

- Your business must be registered and operating in South Africa
- Your business needs to have a valid FNB Business transactional account
- Your business must not have any accounts in arrears
- You must have a brick and mortar building out of which you run your business

## What is your business covered for?

There are so many unexpected events that could prevent you from trading as normal. Here is a list of what we cover.



### Natural events

- Storm, flood, wind, water, hail or snow
- Fire, lighting or explosion (not arson)
- Earthquakes and earth tremors, whether related to mining activities or not
- Subsidence and landslip



### Accidental damage

- Accidental damage to and/or the failure due to mechanical, electrical or electronic breakdown of public supply facilities, within a 5km radius (not due to poor/faulty workmanship at your premises)
- Includes water, sewerage, gas, electricity and telecoms



### Water-related

- Interruption caused by burst and/or leaking water heating systems and pipes



### Fire

- Interruption caused by fire, lightning or explosion
- Excludes arson



### Theft

- Theft or any attempted theft that follows from forcible and violent entry or exit (Police report required)
- Includes theft of business vehicle at your business premises
- Excludes theft by employees



### Other loss

- Damage caused by falling aerial satellite dishes, aircraft and articles dropped from them, vehicles and drones
- Bomb threats or oil spills, within a 5km radius
- Prevention of access to property due to insured events
- Damage caused by non-domestic animals and falling trees (not felled)

## Choose the cover that suits your business needs

We understand that each business is different and has different needs when it comes to cashflow and business continuity processes. You might be able to continue to trade in a limited capacity from temporary premises, have other resources to supplement your cashflow, or you might not be able to trade at all. This is why we offer a range of cover options and periods.

Pricing options

### Flat pricing for simple cover

Daily benefit	7-day cover	14-day cover
R1 000	R79 p.m.	R109 p.m.
R1 500	R109 p.m.	R159 p.m.
R2 000	R149 p.m.	R209 p.m.
R3 000	R209 p.m.	R319 p.m.
R4 000	R279 p.m.	R419 p.m.
R5 000	R349 p.m.	R529 p.m.
R7 500	R519 p.m.	R779 p.m.
R10 000	R699 p.m.	R969 p.m.
R12 500	R839 p.m.	R1 169 p.m.

## Daily benefits amount

The minimum and maximum daily cash benefit amounts are capped according to your business's annual turnover.

Annual turnover	Minimum daily cash benefit	Maximum daily cash benefit*
R0 to R1 million	R1 000	R1 500
R1 million to R2 million	R1 000	R3 000
R2 million to R3 million	R1 000	R4 000
R3 million to R5 million	R1 500	R7 500
R5 million and upwards	R2 000	R12 500

\* Subject to underwriting. Monthly premiums are priced according to risk.

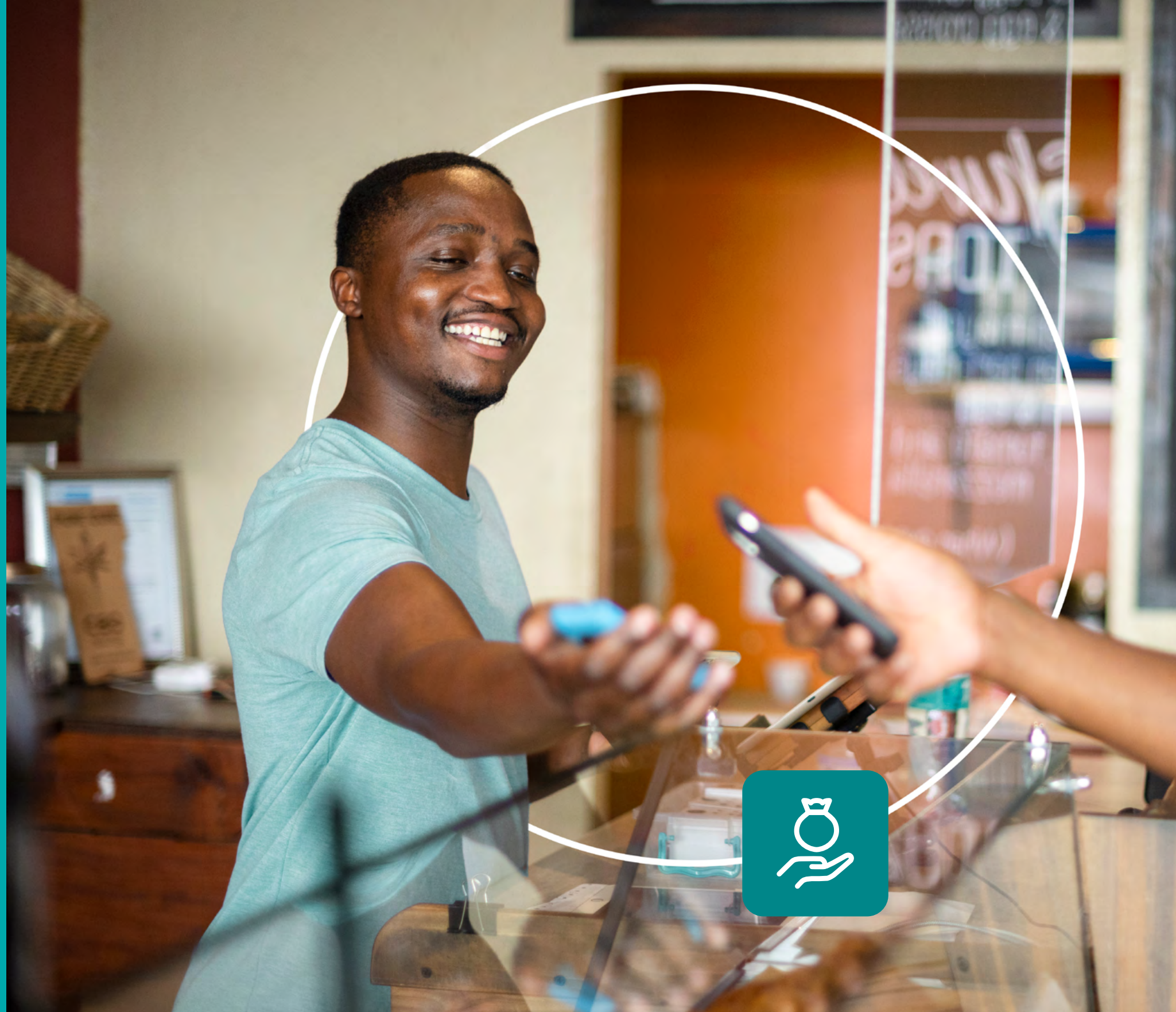
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FNB Business Cashflow Cover

Apply now



For more information or to take up FNB Business Cashflow Cover

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or call 087 312 0001

**PLEASE NOTE**

**The following are not covered**

- National lockdown
- Operational risks that should be managed by you
- Intentional damage, existing damage, wear and tear or lack of maintenance
- Shutdown of national electricity supply