

# TWK Agri Insurance - Achieving sustainable growth, together

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TWK Agri's insurance division was established in 1978 to provide support services to clients. Over the years, these products and services have expanded to compliment the growth and development of the company's diverse client base. Today, TWK Insurance has service points in Mpumalanga, KwaZulu-Natal, Western and Eastern Cape, Free State and Gauteng. With more than 200 years of combined experience, clients can rest assured that their assets will be in good hands.



TWK Brokers offer the following services:

- Short-term Insurance
- Life Insurance
- Crop Insurance
- Plantation Insurance

In addition, specialist services such as assessment of crops after damage, as well as assistance with medical aids, are also available. A state of the art 24-hour emergency service, through the TWK Agri Assist cell phone application, is also available to clients – competent and comprehensive service at the touch of a button.

#### **Short-term insurance**

An extensive range of short-term products include:

• Personal/domestic insurance

- · Commercial (business) insurance
- · Agricultural insurance
- · Marine and aviation insurance
- Engineering
- · Liability insurance
- · Guesthouse and game farm insurance
- · Transit cover
- Heavy commercial vehicle insurance
- · Buildings and body corporate insurance and livestock insurance
- · Livestock and game insurance

These products are marketed by a professional network of brokers who are supported by administration offices that provide clients with personalised services and effective claims-handling.



All in-house products can be supported by additional value-added services exclusive to TWK clients. These include:

- TWK Connect (providing clients with access to TWK Agri Assist App and emergency service support your broker in your pocket)
- Personal Shield Cover (underwritten by Genric)
- Car Hire (underwritten by Empire Insurance Administrators and Genric)
- iMPAC Auto Body Maintenance Plan (underwritten by Bryte)
- Phi Shield Funds Protect (underwritten by Bryte)
- TaxRisk (underwritten by Bryte)

#### Long-term insurance

TWK medical and long-term insurance provides clients with the following long-term insurance products:

- Permanent life insurance
- Investments
- Credit life insurance
- Estate planning
- Wills
- · Group employee benefits
- Medical Aids

#### **Crop insurance**

TWK's crop insurance division focuses on minimising crop clients' risk at the best possible rates. TWK's wide network of crop insurance brokers and crop agents have access to all the crop insurers, in order to provide clients with comparative quotes and cover options. With the backing of the credit department, TWK offers crop clients unique payment structures for the payment of premiums. This division also includes an assessors' corps to assist clients with crop claims and to ensure that their claims are handled in a fair and effective manner.



#### Plantation insurance

In addition to short-term and crop insurance, TWK's short-term brokers are also fully accredited to provide clients with plantation insurance solutions. This cover mitigates risk against fire and allied perils pertaining to the plantation industry, including harvesting costs, debris removal and aerial water-bombing costs.



TWK Agri is a values-based company, and prides itself on its non-negotiables:

- 1. Growth commitment to providing excellence and constantly exceeding previous efforts
- 2. Strive Striving to be the supplier of choice, the market of choice, the employer of choice and the investment of choice
- 3. Renew Pro-actively committing to meeting the needs of its stakeholders without compromising the future of generations to come
- 4. Sustain A fresh outlook on business, underpinned by experience and knowledge
- 5. Conserve Taking responsibility to protect the environment, thereby conserving a legacy for the future
- 6. Develop Investing time, resources and knowledge in the youth, employees, clients and the communities in which the company operates

TWK offers the whole family an agriculture-related magazine filled with relevant and insightful content for the whole family. *The Radius* is available in digital and hard-copy format and is distributed to readers free of charge. For more information, visit <a href="www.twkagri.com/radius">www.twkagri.com/radius</a> or contact the editor on <a href="magazine-radius">radius@twkagri.com/radius</a> or contact the editor on <a href="magazine-radius">radius@twkagri.com/radius</a>.

Contact TWK's specialised brokers to discuss your specific insurance requirements.

- 017 824 1503
- www.twkagri.com
- insure@twkagri.com

TWK Agri (Pty) Ltd. is an authorised Financial Services & Credit Service Provider (FSP:45055 & NCRCP: 6849)



Has Lockdown got you down?

Are you having trouble with high insurance premiums?

You need three letters followed by three crucial words:

## TWK Agri Insurance Brokers.

With more than 200 years of combined experience in the financial insurance industry, you are guaranteed of receiving the best in-depth, personalised and specific insurance quotation whether it be personal, business or agricultural insurance.

With over 100 service providers you can rest assured that you will receive a quotation that not just fits your needs but your pocket as well.

If you would like an obligation-free quote, feel free to contact me on email and I will call you back to discuss the possibility of saving on your current insurance.

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