



## Introduction

GTC Risk Solutions offers bespoke short-term insurance risk management advice and tailored insurance solutions for both our institutional and private clients.

Our specialist capabilities include personal insurance, corporate and commercial insurance, self-insurance, cell captive options, enterprise risk management (ERM) as well as other value-added products and services. For private clients GTC Risk Solutions usually forms part of an integral financial plan constructed out of GTC's Wealth Management division. A corporate's commercial insurance is usually provided as an add-on to the employee benefits services provided by GTC.

Our tailored solutions, provided by a team of experienced, seasoned professional consultants ensure that our clients receive optimal advice for their risk management processes and insurance products. Our brand promise, **consult • partner • manage**, commits us to partnering with our clients, building sustainable relationships and always striving to ensure we maintain the personal touch that is increasingly scarce in today's market.

GTC continually strives to remain at the forefront of a dynamically evolving market, ensuring that our clients receive the most relevant advice and services.

## Why choose GTC Risk Solutions?

Interaction with GTC Risk Solutions usually starts through the relationship a client has with either their wealth management consultant or, in the case of a corporate, through their Employee Benefits consultant. Once your specific and unique risks, risk management processes and insurance requirements are known, a technical specialist from GTC Risk Solutions will become involved, ultimately recommending appropriate solutions and products to you.

Your Wealth Management or Employee Benefits consultant will remain your relationship manager, whilst a dedicated insurance specialist from GTC Risk Solutions will also be appointed to your portfolio.

Good insurance cover depends on good administration. We have an experienced team of administrative staff, underwriters and claim technicians within the GTC Risk Solutions team.

GTC Risk Solutions has three decades of experience in the short-term insurance industry. In addition, we have long-standing relationships with our insurers, niche underwriters and administrators. These factors, together with our team support, ensure that we are ideally positioned to satisfy your personal or business insurance and risk requirements to the highest standards.

## **Our Risk Solutions services include:**

### **Personal lines insurance**

Motor; house owners (building insurance); contents; all risks; personal liability and accident damage.

### **Cyber insurance**

Data breach insurance (physical and cyber).

### **Commercial and corporate insurance**

Buildings combined; fire; contents and electric equipment; business (all risk); motor; money; theft; fidelity cover and commercial crimes.

### **Specialist liabilities**

Public liability; directors and officers; professional indemnity; kidnap and ransom; construction all risks; defective workmanship and products liability. Various other liability options are available.

### **Transport and plant**

Heavy haulage motor insurance; third-party liability; goods in transit/carriers liability; marine insurance; passenger liability; environmental clean-up liability; plant all risks and self-captive funds.

Should you require any further information, please contact us on **T:** +27 (0) 10 597-6800 or **E:** [info@gtc.co.za](mailto:info@gtc.co.za).