



CHARTERED ACCOUNTANTS
AND FINANCIAL SERVICES

RISK MANAGEMENT

ANALYSING THE VARIOUS RISKS IN YOUR PERSONAL LIFE

- the risk of loss due to theft of personal movable assets
- the risk of losing assets due to fire or other disasters
- the risk of loss of income when disaster strikes you
- the negative impact your death might have on your family
- the financial impact of your disability or illness

ANALYSING THE VARIOUS RISKS IN YOUR BUSINESS

- the risk of loss due to theft of business assets
- the risk of losing assets due to fire or other disasters
- loss of profits and start-up costs in case of disaster
- the negative impact the death of the owner or key personnel might have
- the impact that disability or illness of the owner or key personnel might have

ADVICE ON AND ACTING AS BROKERS FOR SHORT TERM INSURANCE

- preparing a plan for your unique situation
- getting quotations from various insurance companies
- picking the right product at the right price

- handling claims efficiently
- minimising premiums by using excesses, etc.

ADVICE ON VARIOUS LIFE INSURANCE MATTERS

- analysing your current situation
- preparing a plan for your personal needs
- getting quotations from various insurance companies
- picking the best product for your needs
- re-assessing your situation regularly

ADVICE ON MEDICAL FUNDS

- advice on the risks of disability and illness
- getting quotations from various funds
- picking the right product for your needs
- handling disputes with medical funds
- re-assessing your situation regularly

OTHER ISSUES

- helping you to minimize the cost of risk management
- assisting with buy and sell agreements for businesses
- helping you to provide for follow-up in your business
- assisting you to provide for enough cash in case of death