



**Company
Profile**

RSUM

LIABILITY SPECIALISTS



The Vision of RSUM (Pty) Ltd is that we shall be the most progressive and innovative servicing and support specialised liability UMA in the country.

RSUM (Pty) Ltd, an independent UMA, was founded in January 2021 with the specific aim to provide Specialised Liability covers for the SME and MME sectors. We are a highly specialised team with niche liability underwriting experience.

We partner with brokers to provide innovative solutions to enable them to serve their Insureds needs across a wide spectrum of liability requirements.

Backed by an Industry Leader

We are backed by Western National Insurance Company Limited as our insurer and by highly respected international Re-Insurers with minimum A+ Credit ratings.

Our Insurer:

Western National Insurance Company Limited (South Africa)
Tyger Waterfront, Charl Cronje Drive,
Bellville 7535
Juristic Representative under FSP9465



Our name, RSUM, is an initialism and not pronounced as an acronym. The letters 'R' and 'S' stem from the two Latin words, Rusticis and Specie which translates to liability specialists and the following letters 'U' and 'M' is an abbreviation for Underwriting Manager.

OUR PRODUCTS

The following products are available exclusively through our licensed FAIS insurance intermediaries.

MODICUM PUBLIC LIABILITY

This product is solely aimed at the SME market space and offers multiple extensions which can be taken to suit the individual needs of the insured. Cover is specifically underwritten to address the needs of smaller size entities and it is meant for insureds who need specific cover.

Contact: Louise Dixon, C 083 299 6844, T 021 271 1020 Ext 106, louise@rsum.co.za

MAGNUM PUBLIC LIABILITY

This product offers cover for a vast array of businesses across various sectors of the economy. Each type of business in its respective sector requires specific underwriting. Cover is underwritten to address the needs of larger and more complex entities, but it is also aimed at insureds who need the wider cover which this product offers.

Contact: Chanelle Maree, C 082 555 9219, T 021 271 1020 Ext 101, chanelle@rsum.co.za

PROFESSIONAL INDEMNITY

Entities who derive a fee from professional service rendered, require Professional Indemnity Insurance. Cover provided is for financial protection following a negligent act through the breach of professional duty or through an error or omission made.

Contact: Pierre Marais, C 082 555 6103, T 021 271 1020 Ext 104, pierre@rsum.co.za

DIRECTORS & OFFICERS LIABILITY

This product provides full cover against claims made in the personal capacity against any Director or Officer acting in their statutory capacity on behalf of their Company for an alleged misconduct or transgression of statutory nature.

Contact: Pierre Marais, C 082 555 6103, T 021 271 1020 Ext 104, pierre@rsum.co.za

TOURISM PUBLIC LIABILITY

This cover is designed for a Tourism related business owner, whether a legal entity or in personal capacity operating as a business. Cover is available for a vast array of tourism activities and covers the insured where held legally liability for damages or injury to a third-party suffered through the actions of the insured.

Contact: Chanelle Maree, C 082 555 9219, T 021 271 1020 Ext 101, chanelle@rsum.co.za

FARE PAYING PASSENGER LIABILITY

We provide this cover for the transportation of passengers, whether for direct reward or indirect reward.

Contact: Tanya Brand, C 084 628 3070, T 021 271 1020 Ext 107, tanya@rsum.co.za



MODICUM AGRI PUBLIC LIABILITY

Agri Insurance requires very specific and specialised underwriting. We provide this specialised liability cover for small to medium sized agri businesses. There are various specific extensions available, and we will gladly assist our broker in ensuring that the correct cover is provided for the needs of the Insured.

Contact: Louise Dixon, C 083 299 6844, T 021 271 1020 Ext 106, louise@rsum.co.za



MAGNUM AGRI PUBLIC LIABILITY

This product is specifically designed to cater for the needs of large agricultural business entities. We offer various specific extensions and cover is specifically underwritten according to the needs of the insured.

Contact: Pierre Marais, C 082 555 6103, T 021 271 1020 Ext 104, pierre@rsum.co.za



EVENT LIABILITY

Event Liability is a cover for any event which is regulated by legislation providing cover if you're found to be legally liable for damages or injury to a third-party suffered through your actions during the event you hosted.

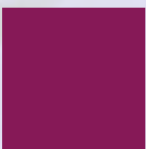
Contact: Yen-Leigh Abrahams, C 073 653 5018, T 021 271 1020 Ext 107, yen-leigh@rsum.co.za



HOLE IN ONE LIABILITY

We provide Hole-in-One and Prize Cover Indemnity.

Contact: Yen-Leigh Abrahams, C 073 653 5018, T 021 271 1020 Ext 107, yen-leigh@rsum.co.za



SPORT AND FITNESS TRAINERS

Cover for sport and fitness trainers is available through various schemes or on an individual stand-alone basis.

Contact: Chanelle Maree, C 082 555 9219, T 021 271 1020 Ext 101, chanelle@rsum.co.za

General enquiries:

Pierre Marais, C 082 555 6103, T 021 271 1020 Ext 104, pierre@rsum.co.za

Finance related enquiries:

Corlia Marais, C 083 270 7725, T 021 271 1020 Ext 102, corlia@rsum.co.za

RSUM (PTY) Ltd

Directors: BP Marais,
JC Marais (CA) SA
Reg no: 2020/448716/07
FSP no. 51113

Physical Address

Main Road 70
Paarl
Western Cape
7646

UNDERWRITING WITH A CONSCIENCE

Specialised Liability require a certain moral compass from which we can never deviate, and we must stay true to our Brokers, Insurer and Re-insurers by applying the highest ethical and moral values in underwriting.