

A building is more than **BRICKS & MORTAR**

Let's talk about
Buildings Insurance

Buildings insurance is designed to protect homeowners and property investors from losses due to covered perils. At Econorisk, we offer a buildings and sectional title product designed to cover all types of property owners.

These include:

- Sectional Title Residential and Business Properties
- Commercial Buildings
- Homeowners Associations
- Residential Homeowners
- CSOS Act Fidelity Insurance

Community Living Schemes have rather distinct needs due to the legislative requirements pertaining to the insurance that they are required to obtain. Insurers have developed cover that ensures Trustees can comply totally with their fiduciary duties in this regard.

For Managing Agents, the procurement of insurance on behalf of Community Living Schemes is simplified significantly through access to an insurer that is well-equipped to deliver exceptional cover, service, and security to Trustees and unit owners.

Our business is uniquely resourced to accommodate the robust service demanded by the high claims volume associated with Community Living Schemes. In addition, the claims call centre offers Managing Agents, Brokers, Trustees, and Unit Owners the convenience of a telephonic claims process.

We are able to offer a number of different cover options. Cover is subject to terms, conditions, exclusions, and exceptions of Insurers.

For tailored cover to suit your buildings and sectional title requirements, contact Econorisk on buildings@econorisk.co.za

COVER OPTIONS

Buildings
Building glass
Theft of fixtures and fittings
Power surge
Standard subsidence and landslip
Automatic inflation and escalation
Loss of profits/business interruption section
Loss of rent
Leak detection home modifications
Alternative accommodation for live in domestic employees
Alternative accommodation for domestic pets
Cleaning and maintenance equipment
Public liability options
Employer's liability
Principal controlled contractors liability for alterations, maintenance, and additions
Directors/trustees indemnity
Office contents section
Money
Personal accident assault (included in money section)
Loss of water
Fidelity guarantee/ commercial crime
Accidental damage
Security services
Machinery breakdown
Business all risks
General all risks
Geyser all risks
Geyser component malfunction/breakage cover
Garden landscaping
Electronic equipment
Locks and keys



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