

GUARDRISK
TAILORED RISK SOLUTIONS



BOPHELO 100

For Families. For Life. For You.



FSP License:75

Guardrisk is part of Momentum Group Ltd . Momentum Group is a financial services group that is listed on the Johannesburg Stock Exchange.

Momentum Group has a national stand-alone rating of Aaa.za, as rated by Moody's in January 2024. As part of Momentum Group, Guardrisk is included in its B-BBEE Level 1 rating. The Guarantees Division is wholly responsible for the guarantees business within the Guardrisk Group).

Who We Are

Bophelo100 is a level 1 BBEEE health and financial wellness service provider for the low to middle income groups. It is a juristic representative of Getsavvi Consult FSP 50792

DIGITAL PLATFORM BASED HEALTH AND FINANCIAL WELLNESS SOLUTIONS



Health Solutions

- Primary Healthcare
- Medical Insurance
- Gender Based Violence Counselling
- Trauma, Assault, Bereavement Counselling and HIV Support
- Workplace Accident Guardian



Financial Transformation

- Credit Coach
- Credit Education
- Access to finance
- Wage Advance



Funeral Benefits

- Family Funeral Cover
- Food Security
- Funeral Support
- Repatriation of mortals



Lifestyle Benefits

- Roadside Assistance
- Discounted Travel
- Soccer & Rugby Tickets
- Bus Tickets
- Discounted Grocery Coupons
- Digital Vouchers

Digital Platform – One Stop Engagement Platform

NB: Organisations can white label and on sell our products and services

GUARDRISK FUEL GUARANTEES

WHY GUARDRISK?

Guardrisk offers its clients custom designed cover and is registered in South Africa as an insurer for most statutory classes of non-life and life insurance business. Other credentials include:

1. part of the Momentum Group
2. group has market capitalisation in excess of R30 billion
3. Aaa Moody's rated – both Momentum and Guardrisk
4. diverse product mix across life insurance and short-tailed non-life insurance lines,
5. the group's good market position as the largest cell captive insurer in the South African market, and
6. low underwriting risk due to its predominantly fee-based model.

FUEL GUARANTEE OFFER

Terms and Conditions

1. Annual rate is subject to achieving 500 members within 12 months.
2. Should membership reach 1000+ within or after 12 months, a single rate at 2% may be applied for all categories and,
3. Options for other discounted value-added services may be bundled for overall saving on insurance.

OFFER

Customer Segment	Annual Rate
Cat 1 (1 – 299 KLPM)	2.50%
Cat 2 (300 – 499 KLPM)	2.30%
Cat 3 (500+ KLPM)	2.00%
*with zero percent collateral (where qualifying criteria is met)	

OFFER BY SEGMENT & COVER

SEGMENTS	COVER & PREMIUMS (RAND VALUE)		
	R800,000	R1,300,000	R2,500,000
Cat 1	R1,667	R2,708	R5,208
Cat 2	R1,533	R2,492	R4,792
Cat 3	R1,333	R2,167	R4,167

BUSINESS INSURANCE

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- Tailormade for Service Stations
- Most comprehensive cover
- Up to 50% savings against competition

CASE STUDY

- Service Station with:
 - Forecourt
 - Convenience Store
 - Bakery
 - Fast Food
- Savings of up to R3000 a month were achieved
- Extensive cover compared to current service provider

CATEGORIES
FIRE SECTION
BUILDINGS COMBINED SECTION
OFFICE CONTENTS
ELECTRONIC EQUIPMENT
BUSINESS INTERRUPTION
BUSINESS ALL RISKS SECTION
THEFT SECTION
PUBLIC LIABILITY SECTION
MONEY SECTION
GLASS SECTION
ACCIDENTAL DAMAGE SECTION
GOODS IN TRANSIT SECTION
ACCOUNTS RECEIVABLES SECTION
MACHINERY BREAKDOWN SECTION
EMPLOYERS LIABILITY
FIDELITY GUARANTEE SECTION
MOTOR VEHICLES SECTION
EMERGENCY ASSIST

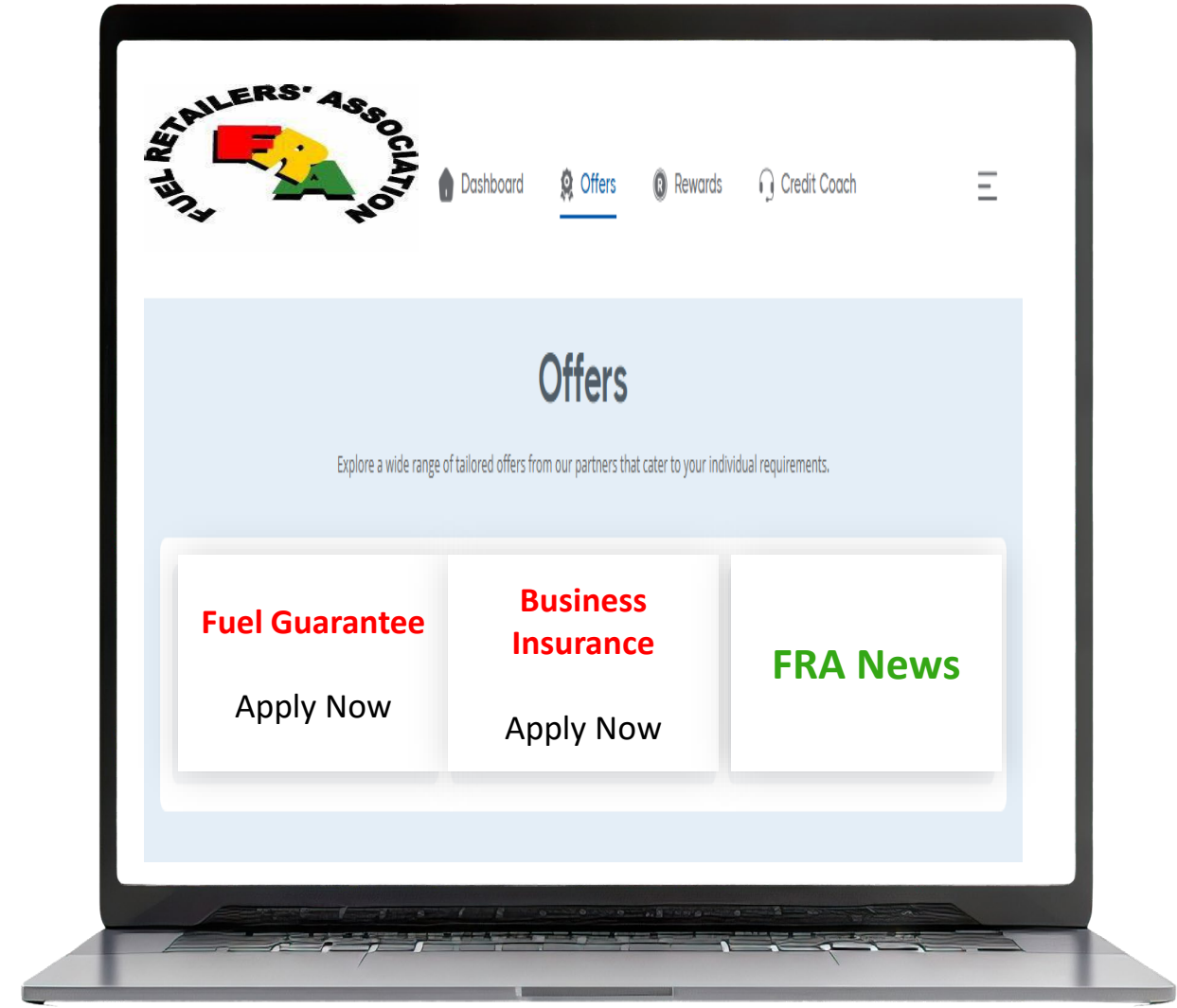
QUALIFICATION CRITERIA

- Must be an FRA member (**exclusive**)
 - a. CPIC and VAT (tax clearance)
 - b. Historical Performance of the site (6 months)
 - c. Valid Lease Agreement and/or Head Lease
 - d. 6 months bank statement
 - e. Proof of Bank Details
 - f. Consent form – credit profile risk
 - g. Company Structure - Shareholders/Members/Directors
 - h. Financial Statements/ Management Accounts – Verified

NB: Some Retailers may have a high-risk rating, in such instances, a dealer may be required to pay a cash collateral and/or provide security to benefit from the negotiated rates.

HOW WILL IT WORK?

DEMONSTRATION



BENEFITS FOR FRA & RETAILERS

FUEL RETAILERS ASSOCIATION (FRA)	RETAILERS
Access to member data to inform strategic decisions.	Up to 50% savings on current premiums on each product.
Reputable partners.	Tailored and comprehensive business insurance cover.
Custom made and scalable digital platform into an App.	10% Cashback on premiums in 24 months (applicable to Business Insurance only).
Bargaining power for improved Retailer benefits.	Access to a wide range of tailored insurance and value-added products at discounted rates.
Extend affordable products to Petroleum Industry workers in the same platform - Medical insurance - Funeral Cover	Premium written off against taxable income.
Rewards platform to attract new members.	No cash collateral required as security (where qualifying criteria has been met).

THANK YOU

