



# COMPANY PROFILE

Insurance & Risk Management



# CONTENTS

- 02 WELCOME
- 03 OUR STORY
- 05 OUR BUSINESS
- 06 OUR INSURANCE SOLUTIONS
- 17 OUR STRATEGIC PARTNERSHIPS





**Allan Sixpence**

Managing Director & Principal Officer

## FOREWORD FROM THE MANAGING DIRECTOR

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### A Tradition of Trust, A Future of Innovation.

At **Risk Experts Underwriting Managers**, we take pride in being a specialist short-term insurance underwriting management agency. Through innovation, expertise, and strong partnerships with registered intermediaries, we have built a reputation for delivering reliable, value-driven insurance solutions.

In an ever-evolving industry, our ability to adapt while staying true to our core values has been the key to our success. We specialize in niche markets, combining deep industry knowledge with a client-centric approach to provide tailored underwriting solutions that truly make a difference.

As we continue to grow, our commitment remains steadfast—to deliver exceptional service, foster trusted partnerships, and drive innovation in insurance. We appreciate the trust and support of our intermediaries, clients, and dedicated team, and we look forward to shaping the future of insurance together.





## About Us

Risk Experts Underwriting Managers is a team of highly qualified and experienced professionals with over 40 years of combined expertise in insurance, risk management, claims management, broking, marketing, underwriting, and business development. We specialize in providing insurance and risk management solutions, with a focus on delivering peace of mind to clients across the Sub-Saharan region.

Since 2018, we have served as the exclusive Underwriting Management Agency (UMA) for CredSure Insurance Limited, a reputable company with a legacy of providing quality cover in Zimbabwe since 1965. Established in 2017, Risk Experts was formed to support CredSure's strategic objective of growing its business through the UMA model.

At Risk Experts, we are committed to delivering reliable, innovative, and customer-centric solutions, underpinned by integrity, professionalism, and a deep understanding of market dynamics. Our goal is to offer comprehensive insurance products that empower our clients to navigate risks with confidence and achieve long-term success.

## Who We Are ?

At Risk Experts Underwriting Managers, we are a specialist short-term insurance underwriting agency focused on delivering innovative, reliable solutions. Working exclusively with registered intermediaries, we build long-term partnerships and offer tailored, value-driven products. With deep expertise in niche markets, we pride ourselves on trust, integrity, and exceptional client service.



## Our Vision

Ensuring peace of mind through expert-driven insurance and risk management solutions across diverse markets.



## Our Mission

We provide specialized and customized insurance and risk management solutions that exceed customer expectations by embracing world-class standards and technological innovation.



## Our Values

Professionalism  
Team Work  
Personal Touch  
Passion  
Innovativeness

# Corporate Information



## Company Name

Risk Experts Underwriting  
Managers



## Company Address

Credsure House  
69 Sam Nujoma Street  
Harare  
Zimbabwe



## Contact Numbers

Landline: +263 242 748294-6

Cell & Whatsapp : +263 773 990 037  
+263 773 971 318



## Connect With Us

Email Address: [info@riskexperts.co.zw](mailto:info@riskexperts.co.zw)

Website: [riskexperts.co.zw](http://riskexperts.co.zw)



# Our Business

At Risk Experts Underwriting Managers, we specialize in providing comprehensive risk management and insurance solutions tailored for both corporates and individuals. Our expertise ensures businesses and individuals are protected against unforeseen risks through proactive planning, strategic consulting, and efficient claims management.



## Risk Services

- ◆ Insurance products and services for corporates and individuals.
- ◆ Risk and insurance programme management and consulting.



## Risk Management

- ◆ Enterprise-Wide Risk Management.
- ◆ Risk Management Workshops & Drawing up of risk insight reports.
- ◆ Physical Risk Surveys.
- ◆ Property Valuation.
- ◆ Establishing a robust loss reporting system.



## Claims Management

- ◆ Expert claims processing assistance for swift settlements.
- ◆ Monitoring insurer claims service and providing detailed quarterly reports.

# Our Insurance Solutions

The following are our major product classes. We always seek ways of adding value to our clients by thoroughly understanding their needs and crafting tailor-made solutions that address their pain points.

## PERSONAL RISK

We provide tailored personal insurance solutions to safeguard your health, life, and assets, ensuring financial security and peace of mind for you and your loved ones.



### PAY AS YOU DRIVE



### PAY AS YOU DRIVE (PAYD)

At Risk Experts Underwriting Managers, we're transforming car insurance with our Pay As You Drive (PAYD) policy, offering flexible, affordable coverage based on the distance you drive.

#### Key features include:

**Customized Premiums:** Pay only for the kilometers driven, with discounts up to 25% for low-mileage drivers (under 2,500 km/year).

**Comprehensive Coverage:** Combines Own Damage (OD) and Third-Party insurance, enhanced by smart technology to monitor driving habits.

**Flexible Plans:** Choose from distance slabs like 2,000 km, 5,000 km, or 10,000 km/year, ensuring premiums match your usage.

**Tech-Driven:** Advanced tracking ensures fair, practical pricing tailored to your driving patterns.

PAYD is ideal for low-mileage drivers, offering transparency, affordability, and innovation. Drive smarter, pay less – with PAYD by Risk Experts.

# Our Insurance Solutions

## PERSONAL RISK



### MOTOR INSURANCE

#### Full Third Party

Provides the basic minimum insurance cover covering against injury or death or damage to third party property caused by your insured vehicle.

#### Full Third Party Fire and Theft

In addition to the Full Third-Party cover, FTP FT extends to include cover for theft of your insured vehicle or its accessories and damage to the insured vehicle caused by fire only.

#### Comprehensive

This is the widest form of cover, which in addition to covers provided under Full Third-Party Fire & Theft above extends to cover repair costs for damage to your insured vehicle following an accident and towing charges for the disabled vehicle.



### TRAVEL INSURANCE

Travel protection is coverage that can help protect you from losses and unexpected events that occur when you're traveling. With benefits to cover trip cancellation, medical expenses, and even travel inconveniences like lost luggage, travel protection is a smart way to help guard against costly disruptions to your travel plans.

Some examples of the types of risks that may be covered include:

- Hospitalization Coverage
- Baggage loss compensation
- Emergency repatriation.



# Our Insurance Solutions

## PERSONAL RISK

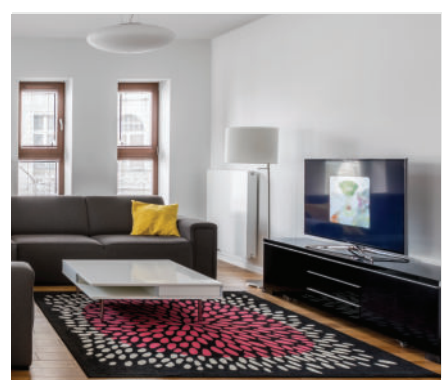


### HOMEOWNERS INSURANCE

Home insurance protects your home and its belongings. It can cover the cost of repairing or rebuilding your home if its demafed. And it can cover the cost of replacing the things in your home if their stolen, or repairing or replacing them if their damaged.

Some examples of the types of risks that may be covered include:

- Fire
- Lightning
- Explosion, Storm Impact
- Malicious damage
- Theft disruptions to your travel plans
- Emergency repatriation.



### PERSONAL PROPOERTY COVERAGE

Personal property coverage can pay you for the personal items in your home that may be damaged or destroyed by a covered cause of loss, which could include:

- Your furniture,
- Clothes,
- Sporting goods,
- Electronics

# Our Insurance Solutions

## PERSONAL RISK



### HOSPITAL CASH PLAN

Provides financial relief through a cash-payout in the event that one is hospitalized for a period of more than 48hours.

Some examples of key benefits of hospital cash plan:

- Daily cash payouts per hospitalization
- Covers uncovered medical and living expenses



### LEGAL AID INSURANCE

At Risk Underwriting Managers, we offer legal aid coverage to ensure you have support for legal matters which include:

- Civil issues
- Criminal
- Labour, and
- Administration issues

# Our Insurance Solutions

## COMMERCIAL RISK

Risk Experts Underwriting Managers understands that, running a successful small, medium or large business takes years of hardwork and the right partnerships. Our business insurance expertise comes from understanding every aspect of risk your business may face and ensuring that you are covered for it.



### ASSETS ALL RISK

Provides cover against loss of or damage to insured property and assets caused of fire, lightning, explosion, and allied perils such as earthquake, storm, wind, hail and impact by a vehicle.



### BUSINESS COMBINED

Covers buildings against damage by fire, lightning, and explosion. It can be extended to cover losses caused by theft of internal fixtures and fittings after forcible violent entry.



### BUSINESS INTERRUPTION

It covers all financial losses incurred by insured due to disruptions of operations of their business, caused by some accident affecting the assets of the business.



### THEFT

It covers against burglary & or theft following actual forcible and violent entry of and / or exit from the insured premises.



# Our Insurance Solutions

## COMMERCIAL RISK



### GOODS IN TRANSIT

Our transit cover is provided for accidental loss or damage to goods whilst in transit. This cover can be extended to loading and offloading of goods for Open Marine goods Beyond Borders and Goods In Transit within Zimbabwe.



### MARINE INSURANCE

Marine Hull & Machinery Insurance provides physical loss or damage insurance for not only the hull (shell) of a ship/boat but also her propulsion machinery and any equipment used for activities such as cargo handling.



### POLITICAL VIOLENCE, WAR & TERRORISM INSURANCE

Protects businesses from financial losses due to events such as war, terrorism, and political unrest, ensuring continuity and safeguarding assets in volatile regions.



### FIDELITY GUARANTEE

The policy indemnifies the employer against all direct pecuniary loss that the employers may sustain by any act of fraud or dishonesty committed by any insured employee. It usually insures a business for losses caused by the dishonest acts of its employees.

# Our Insurance Solutions

## COMMERCIAL RISK



### CYBERSECURITY INSURANCE

It covers the insured against legal liabilities in the event of members of the public suffering personal injuries or property damages as a result of the insured operations. The insured is covered against the resultant legal expenses and compensation costs for property damage and bodily injury.



### MONEY INSURANCE

This is a policy which indemnifies the insured against loss or damage of in the business premises. Money includes but is not limited to bank and currency notes, cheques, coin and postal orders.



### BUSINESS PROTECTION

A scalable package where the business selects its most significant exposures such as Fire, Burglary, Goods in Transit, etc and buys the covers as stand-alone sections or as a packaged policy.



### GROUP AND INDIVIDUAL PERSONAL ACCIDENT

This policy provide the insured with cover against any accidental injury and or death as a result of the external violent and visible means. The resultant compensation is usually payable to the insured or their legitimate next of kin(s) as per policy.

# Our Insurance Solutions

## COMMERCIAL RISK



### PUBLIC LIABILITY

It covers the insured against legal liabilities in the event of members of the public suffering personal injuries or property damages as a result of the insured operations. The insured is covered against the resultant legal expenses and compensation costs for property damage and bodily injury.



### DIRECTOR & OFFICERS LIABILITY

It is liability payable to the directors and officers of a company or to the organization itself to cover damages or defense costs in the event they suffer such losses as a result of a lawsuit for alleged wrongful acts while acting in their capacity as Directors and Officers for the organization.



### EMPLOYER LIABILITY

The policy compensates the insured (employers) against liability from death and bodily injury to employees in the course of employment.



### UMBRELLA LIABILITY

This provides cover on an excess of loss, difference in conditions and additional risk basis for any underlying legal liabilities insurance you already have in place with us.



# Our Insurance Solutions

## ENGINEERING RISK

Risk Experts Underwriting Managers specializes in engineering risk management, providing tailored insurance solutions to mitigate technical, operational, and regulatory risks, ensuring safe and efficient project execution.



### MACHINERY BREAKDOWN

Cover is for unforeseen and sudden physical loss or damage to the insured property (or any part thereof) which is on the premises by causes such as defects in casting, defects in material, faulty design, bad workmanship or any other cause not specifically excluded in terms of any exception which is applicable to the policy.



### MACHINERY BREAKDOWN (LOSS OF PROFITS)

Covers the loss of gross profit consequent upon interference or interruption of the business within the period of insurance caused by the perils under machinery breakdown insurance cover.



### ELECTRONIC EQUIPMENT

Covers unforeseen and sudden physical loss or damage to the property insured from any cause other than those specifically excluded whilst the items are at work or rest or dismantled for the purpose of cleaning, overhauling or being shifted within the premises.



### PLANT ALL RISK

This covers all mobile equipment or machinery that maybe used in construction work including mining machinery, cranes, crushers, front end loader and other heavy mobile construction machinery against unforeseen and accidental physical loss or damage to plant due to external causes.

# Our Insurance Solutions

## ENGINEERING RISK



### CONTRACTORS ALL RISK

This policy offers comprehensive and adequate protection against loss or damage in respect of the contract works, construction plant and equipment, construction machinery and third party claims in respect of property damage or bodily injury arising in connection with the execution of a building civil project.



### BONDS AND GUARANTEES

Our bonds offer niche security products in the form of contract Bonds (Performance, Advanced Payment, Bid Bonds) and trade Bonds (Customs and exercise, Warehouse and Utility Bonds).



### ERECTION ALL RISK

All risk pertaining to projects of erection, testing and commissioning.



### ENVIRONMENTAL LIABILITY

Covers the cost of cleaning up pollution or environmental damage resulting from engineering or construction activities.

# Our Insurance Solutions

## AGRICULTURE RISK

Risk Experts Underwriting Managers offers tailored agriculture insurance solutions, protecting against crop, livestock, and operational risks, ensuring farmers and agribusinesses are covered against uncertainties.



### CROP INSURANCE

We have you covered so that your farming business does not suffer losses, whether at the hands of nature or unnatural disasters.

Crop insurance provides cover for:

Fire, Explosion, Lightning, Hail, Frost, Windstorm.



### WINE CELLARS & WINE ESTATES

whether it's a large winery or a boutique winery, we can tailor your winery insurance package to ensure that client is fully covered. The cover will protect the grapes and vines in the event of a loss due to hail, frost or fire. Policy also covers the buildings, property and stock that are lost, damaged or destroyed.



### LIVESTOCK INSURANCE

Cover for animal death or injury directly as a result of accident, illness or contraction of disease and also transit cover.



### FARMING ASSETS

This covers your whole farming operation, buildings, equipment, implements and motor against loss or damage by fire, storm damage, theft and other perils. And cover can be extended to include your personal assets too.



# Our Strategic Partners

## REINSURES

Risk Experts Underwriting Managers uses credit-rated reinsurance companies to achieve an efficient risk transfer mechanism.



## BANKS

Risk Experts Underwriting Managers collaborates with trusted banks to streamline financial risk management and enhance capital efficiency.





# Risk Experts

Underwriting Managers



*Experts In Risk Solutions*

## Underwritten by



### HEAD OFFICE

Credsure House

Number 62 Sam Nujoma Avenue, Harare, Zimbabwe

Tel : +263 242 748294-6

Whatsapp : +263 773 990 037 | +263 773 971 318

Email : [info@riskexperts.co.zw](mailto:info@riskexperts.co.zw)

Web : [www.riskexperts.co.zw](http://www.riskexperts.co.zw)