



Graham Silva Insurance Consultants CC

Company Profile

FSP Number: FSP5671

Tailor-made insurance solutions for every client

At Graham Silva Insurance Consultants, we specialise in the personal touch. We know all our clients by name and assign a dedicated service consultant to each policy. Clients do not deal with a call centre, but with an insurance specialist who prides themselves on resolving queries with efficiency and care.

The business is structured to provide unique, tailor-made insurance solutions for every client. Consultants visit all clients at least once a year to continually assess their insurance needs, understand the risks they may face, and give face-to-face, personalised advice.

Graham Silva Insurance Consultants was established in 1980 by the late Graham Silva. Graham was passionate about people, offering each client personalised service and care. These values are still at the core of the business today, and the ethos of caring, personalised service remains the top priority. The company is currently run by Dianne Silva, Graham's daughter, whose passion and integrity are evident in every avenue of the business.

Over the last four decades the company has prided itself on retaining existing clients by cultivating and maintaining long-term personal relationships and providing trusted advice.

At Graham Silva Insurance Consultants, clients' interests will always come first.

Insurance products

Savings alone are not enough to achieve financial freedom. Insurance is equally important. At Graham Silva, we make a concerted effort to understand all our clients' needs and the risks they may face, and we pride ourselves on providing superior insurance solutions.

We provide the following solutions as part of our regular offering and assist clients with other niche products on request.

Personal Insurance

- ▶ **Homeowners insurance:** Covers everything that is structural in a home against unforeseen damage, including damage from fire, lightning, earthquakes, explosions, storm damage, and theft/burglary.

This cover can also be extended to include accidental damage to glass and sanitaryware as well as extras such as loss of rent, temporary accommodation if the home is uninhabitable, a security guard for protection after violent home invasions, and much more.

- ▶ **Household contents cover:** Insures belongings kept within the home/s and outbuildings - from the bedroom and living room to the kitchen and the shed. This insurance would cover any damage or loss, including damage as a result of fire, lightning, earthquakes, explosions, storm damage, and theft/burglary.

It can also be extended to include accidental damage or to include cover for items such as locks and keys, domestic workers' belongings, documents, loss of rent, and certain veterinary expenses.

- ▶ **General all risk cover:** This insurance provides cover for apparel and personal effects that are regularly taken or worn outside the home. This includes items such as handbags, makeup, perfume, jeweller
- ▶ **Specified all risk cover:** This insurance covers all expensive items that fall above the general all risk cover limit, as well as items that cannot be covered under the general all risk section, such as handheld electronics that are routinely taken out of the home. This cover is on an all-risk basis, meaning it will be covered all over the world for insured perils.

Personal Insurance

- ▶ **Medical aid:** At Graham Silva Insurance, our consultants keep abreast of constantly changing benefits and plans so that we can provide clients with up-to-date advice on options that suit their needs and pocket.

As registered brokers for four of South Africa's leading medical aids, we're able to assess, compare and recommend a package offering clients the most benefits and value for their money.

- ▶ **Gap cover:** Gap cover is a short-term insurance product that covers medical aid shortfalls. Medical aid schemes in South Africa typically reimburse healthcare providers at 100%, 200%, or 300% of the prescribed scheme rate, depending on the client's plan. Yet providers may charge up to five times these rates.

We help clients choose the gap cover policy best suited to their current medical aid plan to ensure they have full cover, including specialist rates, co-payments, pathology, anaesthetists, out-of-pocket deductibles, and enhanced cancer cover.



- ▶ **Travel insurance:** Although complementary cover is often provided when purchasing air tickets with a credit card, these policies often fall short when they are truly needed – when the client has an emergency in a foreign country. We assist clients in making sure they are adequately covered for medical expenses, lost or damaged luggage, and cancellations.

Commercial insurance

Business

- ▶ **Business/commercial lines insurance:** With so many different types of commercial insurance, which can be further broken down into specific risks or expanded to include additional risks, business insurance has become a complicated field.

Graham Silva Insurance understands that each business is unique and comes with its own set of risks - there is no one-size-fits-all solution. Our consultants visit clients' business premises to assess their needs and assist them in choosing the correct products to suit their specific enterprise.

Commercial insurance is typically broken down into the following broad categories:

- Buildings
- Office contents
- Business all risks
- Electronic equipment
- Money
- Liabilities (public, broadform, directors and officers, employers practice, and cyber)
- Motor
- Business interruption insurance or loss of profit



Commercial products can further be expanded to include:

- Machinery breakdown
- Plant all risks
- Engineering
- Marine
- Aviation
- Fidelity
- Event liability
- Contractors all risks

Business

- ▶ **Commercial medical aid:** In addition to helping clients select the best package for their company's needs, Graham Silva Insurance also attends to employees' medical aid or health insurance needs, further freeing up valuable company time. We can assist both existing and new employees with advice on which health options to choose to correctly cover them. Furthermore, we facilitate claims, admissions, additions, and queries so staff and HR departments do not need to dedicate time to medical aids. We also reassess staff members' needs on an annual basis and assist with anything HR departments require in this regard.

- ▶ **Directors and officers liability insurance:** Business owners and directors used to be protected against litigation in their personal capacity, but the new Consumer Protection Act puts them at risk of being held financially liable by clients.

This cover indemnifies the insured from any legal action brought to the company by stakeholders (creditors, suppliers, clients, trade unions and employees), shareholders, or any other party. It will also cover legal defence costs, investigation costs and awards (if found liable).

- ▶ **Employment practice liability:** This product offers companies insurance against litigation brought to them by employees, whether directly or via the CCMA or bargaining councils, in all manner of employee-related litigation.

Not only does the product include advice and risk management services from professional arbitrators, but it also provides cover for the insured's legal fees, damages, and any awards or settlements. The cover also extends to labour risk analysis, chairing services in disciplinary enquiries and CCMA case management.

We understand that each business is unique and comes with it's own set of risks , there is no one-size-fits-all solution.

Business

- ▶ **Cyber liability:** Today, not only large corporates are at risk of cyber threats. Attackers increasingly see small to medium enterprises as an ideal target because they are unlikely to have sophisticated defences.

Cyber liability not only provides data protection and crisis management guidelines, but also covers companies in cases of technology errors and omissions (E&O), security and privacy liability, data recovery, loss of business income, privacy regulatory defence and penalties, crisis management costs, and data extortion.

- ▶ **Professional indemnity:** Professional indemnity insurance is no longer only a requirement for traditional professionals who provide advice and services, such as doctors, accountants, and lawyers. It is essential for any specialist in a particular field who might need protection against claims from clients or third parties – especially when operating in a regulated industry.

This insurance not only provides cover for defence costs in such cases, but also damages (up to certain policy limits).

Niche

- ▶ Drone cover: As the use of drones increases, so do the risks. With models varying in price from tens of thousands to over a million rand, it's clear why insurance is essential for those who make a living by operating drones.

Whilst they're often not covered while in use owing to their high level of risk, Graham Silva Insurance has secured a policy that covers Remote Pilot Licenced (RPL) drone operators for:

- Loss or damage in flight and in transit
- Replacement parts/spare parts
- Loss of data kept on the drone
- Third party liability
- Personal accident cover



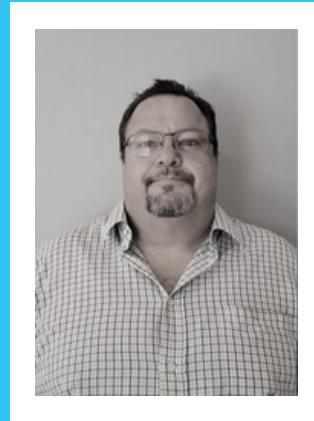
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- ▶ **Body corporate insurance:** One of the most important duties of sectional title trustees or body corporates is to ensure that the buildings, permanent fixtures and fittings, and common property such as security equipment and gardening tools are adequately insured to the correct replacement value. Every sectional title scheme and its needs will be unique and there is no one-size-fits-all insurance solution.

At Graham Silva Insurance, we offer personalised service to body corporates, seeing them individually and attending their AGMs whenever requested. We also offer unique extension products to cater to clients' needs, such as geyser maintenance, increased liability, and Graham Silva Assist for each unit.

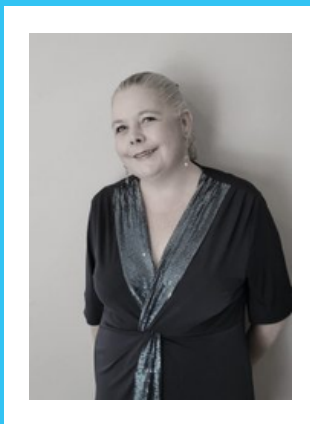
Our Team



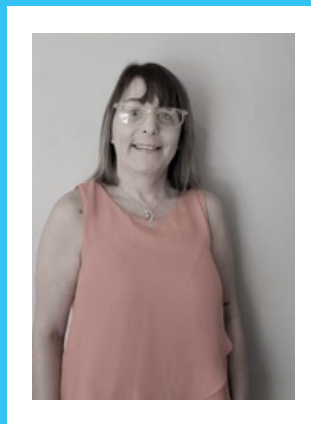
Dianne Silva
Managing Director



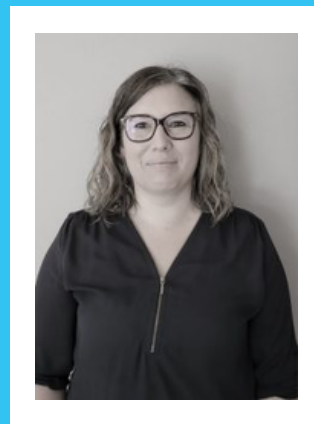
Stuart Williams
*Commercial Lines
Underwriter*



Caroline Davison
Claims Manager



Simone Sher
Claims Assistant



Elmari Botha
*Medical Aid Consultant &
PA to Members*

Why us?

At Graham Silva Insurance Consultants, we understand that insurance is selling peace of mind, but we also know that efficiency personalised service and the concept of being a trusted partner in our clients' businesses. We know your business; we know your people and we create tailor made solutions through various insurance vehicles for your business. We understand that no two businesses are unique as we take the time to understand your needs as well as the needs of your business. We have highly skilled, qualified and passionate staff who are specialists in their field and take client service seriously.

We also understand how important it is for clients to have claims turned around quickly and expediently. To that end we have various in-house mandates and claims processes that allows us to turn claims around within 24 hours of receiving documentation. We have a very efficient 24-hour assist line that ensures clients can always be helped in times of emergency.

Lastly, owing to our long time in the insurance industry, we have many trusted and knowledgeable consultants, assessors, advisors and industry specialists who are able to assist us when needed in order to create an all round solution for complex risks and situations.

Affiliations

We've built a reputation of trust and commitment and choose partnerships that are dedicated to ensuring the best service and practices to echo our values.

Our affiliated partners have strong brands, tested reputations, solid balance sheets and are constantly developing their offering.

As registered brokers for some of South Africa's leading insurance groups, medical aids, and gap cover specialists, we assess, compare, and recommend packages that offer our clients maximum benefits for minimum monthly expenses.

We are affiliated with:



As well as:

- C&G Engineering
- Horizon Marine
- Stalker Hutchinson

Contact Us

TAILOR-MADE INSURANCE

At Graham Silva, we make a concerted effort to understand all our clients' needs and the risks they may face. Our business is structured to provide unique and tailor-made insurance solutions for every one of our clients.

CONTACT POINTS

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