



Who we are?

We are a family-owned business offering you the best of the old and the new – personal touch and good old-fashioned sterling service and at the same time harnessing the most up to date technology to give you the best insurance solutions with the greatest convenience. No automated faceless responses, no call-centre ‘your call is important to us’ queues, no gimmicky marketing...

Based in the bustling hub of Fourways, Johannesburg, we offer the best possible tailored insurance solutions and first class service by dedicated specialists using the latest technology and paperless administration. Our client base extends across the country and increasingly into Africa.

Why us?

You deal with us – personally.

Personal service is the foundation of our business. And we believe this is why so much of our new business comes through referrals. We also know that first-class underwriting and fast claims turnaround and settlement makes for happy clients. Each claim is administered from our own offices, eliminating bureaucracy, and as far as possible we settle on the same day.

What we offer

We are able to offer you short-term personal insurance, business insurance for any size of company from a corner store to a multinational as well as comprehensive specialist insurance packages.

In touch with the latest trends (both good and bad) we now include cover for specific innovations such as our *remote jamming devices cover* that insures items stolen from an unattended vehicle where there is no evidence of forced entry and *assets all risks cover* for valuables and personal effects anywhere in the world, without the need to specify.

Our Team

We have a small but highly experienced, efficient and passionate team so that we can fulfil our promise of personal service for you. We invest heavily in staff training and development and all of our staff are furthering their studies so we’re always getting better at what we do.

Our partners

We partner with many of South Africa’s major insurers so that you can benefit from the finest available insurance products and services out there and you have peace of mind you are getting the best and most appropriate cover. We also have excellent relationships with specialist underwriting managers to meet all of those unusual needs.

A bit about our past

Insurance industry doyen Robin Baird and his wife, Rosemary, established the company in 1990 with the vision of a business that put personal touch first in an environment where call centres, telemarketing and internet commerce were fast taking root.

More than two decades later, the Bairds’ sons David and Jeremy, now run RBIB and still honour that vision and boast that they don’t have a call centre.

- **Technology Driven** - We use the latest technology to streamline processes
- **Expert Advice** - our professional and highly experienced team will advise you on the most suitable cover and take the stress out of settling your claim
- We offer the best insurance solutions with hard-to-find extras
- We offer additional value through our roadside and home emergency assistance scheme
- **Quick turnaround times** – we pride ourselves on settling claims quickly and efficiently with little bureaucracy
- **Established** – We’ve been in business since 1990 and 99% of our new business comes from referrals.
- **Our clients stay with us** – for ten, fifteen and even twenty years. That is how we measure our success

Get in Touch

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Robin Baird Insurance Brokers is an authorised Financial Services Provider

Personal insurance

Our short-term insurance offering is underwritten by Hollard Insurance Company and includes cover for:

- Homeowners
- Householders
- All risks
- Personal liability
- Personal accident
- Motor
- Marine pleasure craft
- Aviation: aircraft and helicopters

We also offer personal insurance products by other insurers, allowing you the opportunity to enjoy the benefits of offerings such as loyalty programmes.

Commercial insurance

We specialise in business insurance and have vast experience in providing insurance solutions for the following classes of business:

- Motor fleets
- Engineering: contractors, plant and equipment, liability
- Liability: products, general, specialist, professional indemnity, directors and officers, medical malpractice
- Marine: cargo, hull, stock throughput
- Hospitality: bed and breakfasts, hotels and lodges
- Aviation: helicopters, fixed-wing aircraft, charters
- Construction and performance guarantees

Specialist insurance

We offer the following comprehensive insurance packages:

- The RBIB Personal Policy: this is our standard package offering comprehensive cover for all personal insurances, including homeowners, contents, all risks, motor, boats and personal liability. It is a better-than-normal offering, with higher limits
- The RBIB Platinum Policy: this is aimed at high net worth individuals, and offers wider all risks cover and higher limits. A household contents sum insured of R1-million or more, or combined assets insured of R4-million, is required.
- We also create insurance solutions tailored for affinity groups, such as residents' associations. We understand that such clients have specific insurance requirements, and we can accommodate them

RBIB and Hollard/Ittoo have proposed a facility so that will enable the SAIA members to access a broad range of liability products, this being:

- Commercial Crime
- Professional Indemnity
- General Liability
- Directors and Officers Liability, and
- Cyber Liability.

Rating is very competitive and to ensure the scheme's longevity we will need the buy in of as many members as possible, bearing in mind the rates and that the Commercial Crime and Professional Liability is a prerequisite of being a member on the scheme I foresee a large take up.

Commercial Crime (CC)

- A commercial crime policy typically provides several different types of crime coverage, such as: employee dishonesty coverage; forgery or alteration coverage; computer fraud coverage; fraud coverage; extortion coverage; money and securities coverage; and money orders and counterfeit money coverage.

Professional Indemnity (PI)

- Professional Indemnity is a form of [liability insurance](#) that helps protect professional advice- and service-providing individuals and companies from bearing the full cost of defending against a [negligence](#) claim made by a client, and damages awarded in such a [civil lawsuit](#). The coverage focuses on alleged failure to perform on the part of, financial loss caused by, and error or omission in the service or product sold by the policyholder. These are causes for legal action that would not be covered by a more general liability insurance policy which addresses more direct forms of harm. This policy provides for the defence costs, including when legal action turns out to be groundless. Coverage does not include [criminal prosecution](#), nor a wide range of potential liabilities under [civil law](#) that are not enumerated in the policy, but which may be subject to other forms of insurance. Professional liability insurance is requirement to be a member of the SAIA scheme.

Public Liability (PL)

- Provides cover for death injury or damage to third party persons or property , but excludes claims arising out of property damage whilst in the care, custody or control of the insured or for which the Insured is responsible

Cyber insurance

- Cyber insurance is a product used to protect businesses and individual users from Internet-based risks, and more generally from risks relating to information technology infrastructure and activities.

Directors and Officers (D&O)

- A type of liability insurance covering directors and officers for claims made against them while serving on a board of directors and/or as an officer. In effect, the policies function as "management errors and omissions liability insurance," covering claims resulting from managerial decisions that have adverse financial consequences.

- **Limit in the aggregate** - The maximum limit of insurance payable during any given annual policy period for all losses other than those arising from specified exposures. The limit will apply to the bouquet of covers
- **Deductible** – Applies to damages (claims payments or settlements) as well as legal costs and expenses
- **Premiums** – Premiums can be paid annually or monthly via debit order
- **Proposal Form** – Cover is subject to the Insured completing a proposal form and insurers acceptance of such