

PREMIER RISK GROUP COMPANY PROFILE



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**Premier Risk
Group**

Who We Are

For over 27 years, since our founding in 1998, Premier Risk Group has been dedicated to a single purpose: demystifying insurance and making risk management accessible for both individuals and corporations across the region.

We act as your strategic partner, taking on the burden of your risks. Our mission is to deeply understand your unique needs and match them with perfectly tailored solutions, leveraging our vast network of insurers, reinsurers, and technical experts from around the globe.

OUR VISION AND MISSION

Our Vision:

To be the most preferred Risk Management company in Africa, South of Sahara.

Our Core Values:

**The foundation of every client relationship is built on:
Integrity, Honesty, Trust,
Professionalism, Service, and
Human Dignity**

Our Mission:

- To simplify the concept of insurance for the general public.
- To increase the Insurance Penetration ratio in the region.
- To make insurance and risk management easy to understand, ensuring our clients fully reap their benefits.

MEET OUR TEAM

Our strength lies in our team of seasoned professionals with decades of combined experience.

Chairman: Wilson Tatenda Manase

A veteran Legal Practitioner and Managing Partner of Manase and Manase Legal Practitioners. He is an exceptional Corporate Rescue Practitioner for several listed organizations and brings extensive board experience from roles at the National Oil Company of Zimbabwe, Petrozim, and Metropolitan Bank.

Non-Executive Director: Precious Lucia Tafireyi Buyanga

A Chartered Accountant and Financial Specialist with over 20 years of experience across diverse sectors including services, golf administration, humanitarian work, and heavy industrial manufacturing.

Executive Director: Grace Mufaro Chitava

An experienced Insurance Practitioner with vast corporate experience from several top insurance companies. Grace holds a degree in Risk Management and Insurance.

Managing Director: Charles Makirimani

A Corporate Insurance Practitioner with over 30 years of experience as a Commercial Broker and Insurer. Charles has managed portfolios for Stock Exchange-listed companies, and has various interests in the Energy and Mining sectors. He also has expansive experience in Golf as both Administrator and player. He has been a member of Zimbabwe Golf Association and Zimbabwe Golf awards Council.

What We Do For Our Clients



We go beyond policies to provide a partnership grounded in exceptional service and support.

1. High-Quality Customer Service: We pride ourselves on quick response times, regular updates, and a system designed for your convenience.
2. Continuous Customer Education & Advice: We empower you by explaining policy documents in clear terms, advising on claims processes to ensure prompt payment, and holding regular "insurance clinics."
3. Flexible Payment Solutions: We facilitate premium financing and other payment plans to make insurance more affordable and manageable.

Our Insurance Solutions



Property Insurance



Marine Hull and Cargo



Motor Insurance



Group Personal Accident



Liability Insurance



Travel Insurance



Our Insurance Solutions

1. Property Insurance

- Fire and Perils: Protects assets and buildings against loss or damage from fire, lightning, earthquake, explosion, riot, impact, and more.
- Domestic Package: Comprehensive cover for your home, contents, house servants, and personal legal liability.
- Burglary Insurance: Covers loss or damage from theft involving forcible entry or exit.
- Contractors All Risk: Protects contractors against damage to works, third-party property damage, and bodily injuries for the duration of a project.
- All Risks: Covers portable and electronic items like laptops, cameras, and televisions against loss or damage.
- Money Insurance: Covers loss of money in transit or on premises.

2. Marine Hull and Cargo

- Marine Cargo: Covers loss or damage to goods from the point of origin to the final warehouse.
- Marine Hull: Protects the vessel itself against accidental damage during voyage or while docked.

3. Motor Insurance

- We provide comprehensive cover for private vehicles, commercial vehicles, and motorcycles.
- Our partnerships with a large panel of insurers give you access to enhanced cover, including excess protectors, courtesy cars, and road rescue.

4. Group Personal Accident

- A policy designed to cover employees while on duty. Benefits include Accidental Death, Permanent/Temporary Total Disability, Medical Expenses, and Funeral Expenses.
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5. Liability Insurance

- Public Liability: Protects against legal liabilities for injuries or property damage to third parties arising from your business activities.
- Employers Liability: Offers protection to employers for their legal liability for employee death or injury due to negligence.

6. Travel Insurance

- Comprehensive cover for travelers, including loss of passport, travel delay, lost luggage, medical expenses, personal accident, and emergency evacuations.

Our Insurance Solutions

7. BONDS AND GUARANTEES

- Performance Bonds

Bond to guarantee performance of a contract . A form of surety that we can facilitate from the Insurance Market or from the Bank

- Advance Payment Bond

To guarantee compliant usage of the funds advanced by Principal to contractor . Can be obtained from the Insurance market or from the bank.

- Bid Bond

Obtained when bidding for the contract works , again we obtain same bond from the Bank or Insurance market

- Retention Bonds

To guarantee funds retained when contract is being wound before commissioning

- Contractors all risks

To cover accidental damage to materials on site , temporary works and shelters , loss of materials in transit between sites , and related liabilities incurred during the construction works .

- Customs and Excise Bonds

To guarantee duties and customs excise due to the authorities

- Warehouse Bonds

To cover deferment of duty for goods held in a warehouse until same is paid . May refer to coverage of customer goods against negligence whilst the goods are in the warehouse for storage pending payment of duties

Our Contact

Premier Risk Group is committed to carrying your risk burden, providing clarity in a complex field, and delivering peace of mind through professional, tailored risk management solutions. Contact us today to discover how we can secure what matters most to you.



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