

APEX DISRUPTING
THE ORDINARY

ELEVATE COMMERCIAL

Insurance built for businesses that are going places.

MORE THAN COMMERCIAL INSURANCE

APEX Elevate is designed for modern businesses that need more than basic cover - it's a **flexible, intelligent risk solution** built to protect your operations, your people, and your future.

Protect what you've built

From your premises to your equipment, stock, and infrastructure - Elevate ensures your business is covered where it matters most.

- Cover for buildings, assets, and business property
- Protection for external fixtures, signage, and infrastructure
- Cover extends to property in the open and operational environments



Real business risks

Business doesn't operate in a perfect world - and neither does this policy.

- Theft cover - even in complex scenarios like open display environments
- Fraudulent transactions and customer-related losses (e.g. fuel drive-offs)
- Damage caused by structural or environmental impacts like vibration or support removal)

POWERFUL EXTENSIONS FOR REAL OPERATIONAL CHALLENGES:

- Cover for goods stored in tanks or storage vessels - includes theft risks
- Protection for property in the open, even in exposed or high-risk environments
- Cover for unauthorised access using skeleton keys or similar devices
- Protection against losses from credit card fraud and non-payment by customers
- Cover for damage to external infrastructure like signs, blinds, and canopies
- Support for temporary repairs and immediate risk mitigation after an insured event



Confidence across borders

With defined territorial limits and international extensions, Elevate supports businesses operating beyond South Africa while maintaining strong local compliance.



Liability protection that works as hard as you do

Your business faces risk every day - from customers, employees, and the work you do. Apex Elevate provides:

- Broad legal liability protection across your operations
- Cover for products, advice, and services delivered in your business
- Defence costs for statutory and regulatory matters involving your team

SMART EXTENSIONS. REAL VALUE

It's the details that make the difference:

- Cover for locks, keys, and access control replacement after security risks
- Protection for employees, visitors, and customers on your premises
- Business interruption support and operational continuity extensions

Because small events can create big disruptions - **unless you're properly covered.**



Elevate your business protection

APEX Elevate is built for:

- Growing businesses
- Entrepreneurs and operators
- Companies that can't afford gaps in cover

Your business evolves. Your risks change. Your insurance should keep up.

APEX Elevate Commercial - Built for business. Designed to perform.