



CredSure

Innovative Insurance Solutions



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WELCOME

Since our founding in 1965, Credsure has been a leading provider of innovative insurance solutions tailored to the unique needs of the Zimbabwean market. With a strong foundation in Credit Insurance, Bonds, and Guarantees, we have expanded our offerings to include General Insurance and Health Insurance, delivering comprehensive protection for individuals and businesses alike.

Through our Underwriting Managing Agency (UMA), Risk Experts Underwriting Managers, we offer expert guidance and customized general insurance solutions to meet your specific insurance needs.

Trust Credsure to navigate the challenges of the Zimbabwean economy and provide you with affordable, reliable, and innovative insurance coverage.

HISTORY AND BACKGROUND

The shareholding of CredSure Insurance Limited in 1965 comprised of a consortium of banks, reinsurance companies, the Industrial Development Corporation (IDC) and the Credit Guarantee Corporation of Africa.

The objectives of promoting CredSure Insurance Limited were to:

- Promote the country's exports by protecting exporters from commercial and political payment risks.
- Facilitate export finance by cession credit insurance policies to financial institutions and suppliers
- Promote domestic business by offering protection against commercial payment risks.
- Provide specialised construction bonds and guarantees.

In November **2007**, CredSure Insurance Limited decided to extend its business to include other short-term insurance classes due to the difficult economic times that the country was experiencing. Our clients can bank on the amalgamation of both credit and short-term insurance, constituting a wider product offering by the company.

In **2017** CredSure Insurance Limited introduced to the Zimbabwean market the Underwriting Management Agency business model. The model seeks to provide clients with tailor made insurance solutions while empowering entrepreneurship within the insurance and risk management space.

Following the outbreak of the Corona Virus (Covid-19) in **2019**, CredSure Insurance Limited, being a market leader and innovator, added CredSure Health to its internal insurance solutions. CredSure Health provides medical aid and health insurance to previously disenfranchised sections of the Zimbabwean populous such as domestic workers, artisanal miners, small to medium enterprises just to name a few.

Formed in **1965** as Zimbabwe's preferred provider of export credit insurance, CredSure Insurance Limited has over the years diversified to also offer general insurance solutions.

In **1982**, CredSure Insurance Limited became a member of the Berne Union and began enjoying full international standing through this membership. The Berne Union membership which lapsed years back, is in the process of being renewed.

In **1992** CredSure Insurance Limited was honoured to host the Annual General Meeting of the Berne Union in Zimbabwe.

In **1996** CredSure Insurance Limited became a member of the Credit Alliance which gave it online access to a database of over 20 million buyers and debt collection networks around the world.

SHAREHOLDING PROFILING

CredSure Insurance Limited is a proud member of the Zimre Holdings Limited Group (ZHL).

ZHL is a Zimbabwe Stock Exchange listed holding company founded in 1983 with foundations in making insurance a necessity and wealth creation a reality for Zimbabweans and Africans as a whole.

ZHL uses its client-facing brands, CredSure Insurance Limited, Zimre Capital, Fidelity Life Assurance Zimbabwe Limited and Zimre Property Investments Limited to provide quality investment opportunities and financial wellness to its diverse clients and shareholders.

WHO WE ARE

Vision

Leadership in value creation through innovative, targeted & structured risk management.

Mission

To be the preferred and valued destination for insurance.

Values

Our core values are The Client, Honesty and Integrity, Relationships and Excellence.

DIRECTORS



Agmos Moyo (Board Chairperson)

Agmos holds a Bachelor of Law (Hons.) and LLB degree from the University of Zimbabwe. He is a seasoned lawyer with over 20 years in practice. Prior to joining Kantor & Immerman, where he is a Partner, Mr. Moyo was also a Partner in another established Harare law firm, Coghlan, Welsh and Guest. Specialising in commercial, banking and employment law, Mr. Moyo has earned great repute as an advisor in many local and international transactions including capital raising. He is a respected litigator and an employment law expert and is the current Chairperson of the Deposit Protection Corporation.



Willard Gwama (Non-Executive Director)

Willard is a registered Chartered Accountant CA(Z) and holds a Bachelor of Accountancy (Hons.) degree from the University of Zimbabwe. He has held many senior management positions fostering a spirit of excellence and the highest ethical standards.

His analytical and innovative financial mind has enabled him to steer Scanlink (Private) Limited, where he is Managing Director, through the hyper-inflationary era to being Zimbabwe's sole distributor of Scania vehicles and the largest distributor of buses in the country.



Emmanuel Gwatidzo (Vice Chairperson)

Emmanuel is a Chartered Accountant CA(Z), and Certified Public Accountant CPA (USA) with over 8 years public accounting experience in the "Big 4" accounting firms.

Formerly the Senior Vice President of Lloyds Bank of London (IOBZ), he has a wealth of experience not only in global accounting and finance, but also risk management, ICTS and is a Certified Anti-Money Laundering Specialist, AML/CA (USA). He is the founder and CEO of Njere Microfinance and sits as a Non-Executive Director of Ecobank Zimbabwe Limited, where he is also the Chairperson of the Audit and Compliance Committee.



Stanley Kudenga (Non-Executive Director)

Stanley is the Group Chief Executive Officer of Zimre Holdings Limited (ZHL). He is a registered Chartered Accountant CA(Z), whose passion for efficiency, respect for corporate governance and creative attitude to finance have made him a reputable investment banker and strategist in Zimbabwe.

Formerly the Managing Director of FBC Reinsurance, Mr. Kudenga spearheaded the company's turnaround strategy resulting in FBC Reinsurance having the highest Return on Capital in the industry. As Director of the Zimbabwe Investment Authority, Mr. Kudenga played a key role in the consolidation of the Authority's units and bringing ease to doing business in Zimbabwe.

DIRECTORS



Busisiwe Marandure (Non Executive Director)

Busisiwe is an accomplished business leader. Her experience in claims management in a number of insurance companies in Pennsylvania, United States, provided her with an aptitude for communication, negotiation, dispute resolution and settlement as well community development.

In 2015, she graduated from The Virgin Unite Richard Branson School of Entrepreneurship thereby gaining key leadership and corporate governance expertise which she utilises in her current position as Executive Director of Boost Fellowship, Enactus Zimbabwe, a non-governmental organisation that runs a number of youth development programmes across universities in Zimbabwe. She is also a Non-Executive Director for Zimbabwe Tourism Authority (ZTA) and Lenane Company.



Fungai Zvirawa (Non Executive Director)

Fungai “Kush” Zvirawa is the Founder and CEO of two award winning boutique agencies - Khaya Defero and Rogue & Associates. She holds a BSc Honours degree in Communications and Media Studies from Brunel University. Affectionately known as “Kush” from the gold rich Egyptian region of Kush, she has fittingly accrued over 15 years experience in marketing, strategic communications and brand development roles across 2 continents.

Before setting up her own shop, Fungai worked for Kazoo (UK), Nonstop Promotions (UK) and Joe Public (Zimbabwe) where she has held positions including but not limited to Communications Director, Senior Account Executive and Client Relations Manager. During this period she has serviced clients including but not limited to Disney, SEGA, Sony, World Vision and PSI. In just 5 years since its launch, Rogue has boomed onto the Zimbabwe advertising scene with clients including, Toyota Zimbabwe, Zimbabwe Stock Exchange, Banc ABC, FBC Holdings, Zimre Holdings Limited.

She also sits as a Non Executive Member of the Board of Directors of CredSure Insurance Limited Insurance Zimbabwe where she Chairs the Marketing Committee. In 2021, Fungai was appointed Vice President of the Executive Committee for the Zimbabwe Association of Accredited Practitioners in Advertising.

Bringing Opportunities
Closer

MANAGEMENT



Maxwell Nderere

Managing Director

Maxwell holds a first-class Bachelor of Commerce Honors degree in Risk Management and Insurance from NUST. He has an Associateship qualification in short-term insurance from the Insurance Institute of Zimbabwe, an Associateship from the Insurance Institute of South Africa, and a Diploma in Insurance from the Chartered Insurance Institute (UK). He completed a General Management Program at GIBS Business School and is pursuing an MBA at the University of Zimbabwe. Maxwell began his career with Zimnat as a Finance Officer, later joining WFDR Risk Services as a Portfolio Broker, and was promoted to Senior Account Executive before joining Credsure.



Patrice Chiremba

Business Development Manager

Patrice is the Business Development Analyst for CredSure Insurance Limited. A Chartered Marketer and Certified Marketing Practitioner with the Marketers Association of Zimbabwe, in partnership with IMM South Africa, he has over six years of experience in business development, marketing, and sales within the financial services and FMCG sectors. Patrice has held key roles at organizations such as Stanbic Bank and British American Tobacco (BAT), gaining extensive exposure. He holds a Master's in Strategic Management and Corporate Governance (MSU) and an Honours degree in Management (NUST). He is also a member of the Marketers Association of Zimbabwe.



Ruvimbo C Chidora

Company Secretary

Ruvimbo is a legal professional with expertise in administrative, corporate, financial services, insurance, and mining law. She holds double Bachelor's degrees in Law and Business from Leiden University in the Netherlands. Her background has enabled her to lead advisory teams on multi-million-dollar transactions, including mergers, acquisitions, capital raises, and debt restructuring. In the mining industry, she gained skills in project management and engineering, procurement, and construction contracts. A corporate governance advisor, her guidance earned three Governance Awards from ICASZ. She is a member of the Institute of Corporate Directors of Zimbabwe.



Precious Masvosva

Operations Manager

Precious is the Operations Manager of CredSure Insurance Limited, bringing over 20 years of experience in broking, insurance, and reinsurance. She holds a Master's in Business Administration from the University of Zimbabwe and a B.Com Honours in Insurance and Risk Management from NUST. Precious joined CredSure in 2018 as Head of Operations in the Bonds and Guarantees UMA, following an 8-year tenure at First Mutual Reinsurance. Her extensive expertise and leadership have been instrumental in driving operational efficiency and success within the organization.



Crispen Mangoma

Finance Manager

Crispen has over 8 years of experience in the microfinance, FMCG, and insurance sectors. He is skilled in financial reporting, analysis, budgeting, taxation, and compliance, with a strong record of optimizing financial processes. He holds an Accounting degree from Great Zimbabwe University, an ACCA Advanced Diploma in Accounting and Business, and is a member of the Association of Chartered Certified Accountants. Crispen is currently pursuing a Master's in Business Administration at Midlands State University. His expertise and commitment to professional development make him a valuable asset in financial management and strategic planning.



OUR INSURANCE SOLUTIONS





Trade Credit Insurance

Unlocking the power of
Trade Credit Insurance

CREDIT INSURANCE

Covers the risk of insolvency of the buyer or his protracted default (failure to pay an undisputed insured debt within a certain time after the due date). There are five basic policy types:

- **Whole Turnover:** covers all customers who buy on credit terms.
- **Multiple Accounts:** cover is restricted to all those customers who generally owe an amount in excess of a predetermined level and those whose default would have a major impact on cash inflow.
- **Selected Buyers:** offers the insured complete freedom to select individual customers to be credit insured.
- **Specific Account:** cover can be made available for just one account or single order.
- **Confirming Houses:** cover available only to shipping and confirming houses who extend credit by making payment on behalf of their clients.

Added Benefits For Policy Holders

In addition to the above products and services, Credsure also offers the following benefits which are carried out at no extra charge.

Credit Investigation

Right from the quotation stage, the status of buyers is thoroughly checked and after a policy has been issued, all insured buyers are investigated on a regular basis and their creditworthiness continually monitored by our highly trained credit insurance underwriters. These checks and investigations are carried out with complete confidentiality.

Credit Supervision

Once a policy has been issued, we readily assist in follow-up and administration of overdue accounts both local and foreign and will institute legal action if asked to do so, with CredSure Insurance Limited bearing a percentage, proportionate to its interest in the debt, of all costs incurred.

EXPORT CREDIT INSURANCE : SHORT TERM

Political Risks

Cover includes laws, wars, strikes and political disturbances which obstruct the importation of goods into a foreign country from Zimbabwe. Boycotts, sanctions and terrorist activities which cause the above effects also fall under this risk category.

Commercial Risks

The main risks covered are insolvency of the buyer, protracted default (failure to pay an undisputed insured debt within a certain time after due date) and repudiation (unjustified failure to or refusal to accept delivery of goods).

There are five basic types of cover:

Pre-Shipment

Provides cover against the insolvency of the buyer or the occurrence of political causes of loss between acceptance of an order and shipment of the goods.

Post-Shipment

Provides protection from the moment the goods are shipped until final payment is received.

Consignment Stock

For sound business reasons many exporters maintain stocks of goods in other countries. This type of cover indemnifies the insured against confiscation or loss due to a number of specific causes i.e. before the goods are released from consignment.

Transit Risk

Many indemnifies the insured against confiscation or loss of goods for political reasons whilst they are in transit. This type of cover indemnifies the insured against confiscation or loss of goods for political reasons whilst they are in transit.

Guarantees for Banks

Protect lending banks against insolvency or protected default on the part of a client whom they have financed during either the post or pre-shipment stage of exporting.

DOMESTIC CREDIT INSURANCE : LONG TERM

Contract Policies

These policies cover the export of capital goods or services on credit terms of more than two years and include the interest element. They insure against failure to receive payment under an insured contract or an insured debt due to either political or commercial causes. Policies are available on either a Buyer Credit or Supplier Credit basis.

Where a bank or similar financial institution is financing the contract, then cover is available against non-payment of the loan plus interest by the borrower. There are two basic types of cover:

- **Contractor's cover:** tailored to insure the exporter of capital goods and services against pre and post-delivery political and commercial payment risks.
- **Financial Credit cover:** offered by banks or similar financial institutions that provide loans or extended repayment terms to foreign buyers of Zimbabwean capital goods or services.



From
opportunities
to business

BONDS AND GUARANTEES

CredSure Insurance Limited issues local bonds and guarantees required by contractors and importers including customs and court bonds.

A bond or guarantee can be described as a written understanding by the guarantor to accept responsibility for the performance of a contractual obligation entered into by the contractor liable for any breach.

Customs Bonds

ATIP Bonds

This covers importation privileges, where goods are temporarily imported and then exported, firms need to be exempted from the city, so that if goods are not taken out by a specified date, duty will be payable by the guarantor.

Warehouse Bonds

Customs require a bond on warehouses storing imported goods to ensure that duty is paid once the goods are cleared and removed.

Removal in Transit Bonds

This covers goods in transit to another destination, for example goods are imported from South Africa and the end user is in Zambia, the Zimbabwean freight forwarding company does not have to pay duty with respect to these goods.

Inward Processing Rebates

These cover the importation of raw materials without duty and the goods manufactured there from also being exported.

Agents Bond

This bond is required by Customs officers from forwarding and clearing companies who handle goods on behalf of other companies for the due observation of ZIMRA regulations and payment.

Construction Bonds

Construction bonds are a type of surety bond that protects against disruptions or financial loss due to a contractor's failure to complete a project or failure to meet contract specifications. These bonds ensure a construction project's bills will get paid.

Bid Bond

This bond ascertains the seriousness of the contractor. It is seen as an assurance by the contractors that the tender procedures will be followed.

Performance Bond

This bond covers against defective workmanship and ensures work is done to specification and standards within the required time.

Advance Payment Bond

This bond is required to guard against the misuse of money that is paid in advance to contractors for the purchase of materials.



Retention Bond

This bond enables the retention monies to be released to the contractor, at the same time guaranteeing the employer that in the event of default by the contractor, such monies will be paid to the employer.

Maintenance Bond

Construction defects might be noticed six months or more after completion of a project. This bond covers costs of any defects that are realised after completion of works.

Court Bonds

Administration of Estate Bond and fraud by the administrator of the estate.

Judicial Management Bond

This bond is required by the Master of the High Court to ensure the due performance of expert management that has been called in to avoid liquidation of a company that is experiencing financial difficulties.

Liquidators Bond

This bond is required by the Master of the High Court to ensure the due performance of the person appointed in the liquidation proceedings of a company.

Other Bonds

Railway Ledger Bond

This bond is required by the National Railways of Zimbabwe from the companies that use railway carriage facilities on credit. This bond offers security against default of the monthly payments by the respective customers.

Marine

Covers the loss or damage of ships, cargo, terminals, and any transport or property by which cargo is transferred.

Hull Insurance

Covers loss of, or damage to the actual ship, yacht or motor boat whilst being used on water, laid up and during transit to and from the lake. Cover also applies to outboard motors and ancillary equipment e.g. ship to shore radios etc.

Cargo

Covers the loss of or damage to goods in transit. Cover is from warehouse to warehouse until final destination on an all risk basis and exclusions include war, nuclear disaster, wear and tear as well as damage due to dampness.



Insuring your success

GENERAL INSURANCE



MOTOR

At CredSure Insurance Limited we offer three major cover options through which you can insure your vehicle:

- (a) **Full Third Party:** This covers legal liability to third parties for damage to their property or death and bodily injury up to a certain limit.
- (b) **Full Third Party, Fire and Theft:** In addition to full third party cover, it extends to covering any damage or loss caused by fire, theft or attempted theft to the insured vehicle.
- (c) **Comprehensive Cover:** This covers loss or damage to your car, theft of accessories or whole vehicle and liability to third parties. Also covers medical expenses, litigation costs and towing charges.

Motor Classes Available at CredSure Insurance Limited:

Private Car Insurance

This class of insurance relates to the various types of private passenger carrying vehicles which are used for social, domestic and personal business purposes.

Commercial Vehicles

This relates to a class of vehicles designed for the carriage of goods (other than light vehicles which are generally rated as private cars).

Motor Traders Insurance

This class of insurance is for motor repairers, distributors and car sales who may want to cover vehicles in their garages and showrooms, either owned by them or being sold, repaired or serviced by the business.

Motor Fleet

This policy is taken by a business that has 20 or more vehicles or more motor types.

Motorcycle

Covers motor cycles. The cover can be Comprehensive, Full Third Party Fire and Theft or Full Third Party.

Fire and Accident

Business Protection

This policy covers small to medium size businesses for all types of property other than that used for private or domestic purposes.

Assets All Risks

This policy covers large businesses with sizeable asst bases against loss of or damage to property caused by fire and allied perils, which include storms, burst pipes, floods, impact (by any road vehicles, horses or cattle), explosion, earthquakes, aircraft, non-political riots and malicious damage.

Consequential loss / Loss of Profits

Covers loss of or reduction in Gross Profit consequent upon interference or interruption to the business caused by any of the risks covered under the Business Protection or Assets All Risks Policy.

Accounts Receivable

Covers resultant loss or damage to records of customer accounts resulting in the inability to trace or establish outstanding balances.

Burglary

Covers theft of contents from premises following forcible and/or violent entry into or exit from the premises and damage resulting from such theft or attempted theft.

Money

Covers loss of cash, cheques and other negotiable instruments due to insured perils on the premises and or in transit.

Glass

Covers accidental breakage of internal and external glass, lettering or ornamental.

Goods in Transit

Covers accidental loss or damage to property whilst in transit by rail, road or air.

Fidelity

Covers the insured against loss of money or any other direct financial loss caused by the dishonesty of any of the insured's employees. This applies to contract as well as all other employees.

Group Personal Accident

As an employer you require peace of mind with regards to your employees' welfare. The personal accident policy provides you with 24 hour cover against accidental death or injury to your employees caused by violent, visible and external means.



HOME COMBINED

The package includes the following covers:

- House owners
- Householders
- All risks
- Individual personal accident

HOME OWNERS – BUILDINGS

Covers buildings, fixtures and fittings against damage caused by theft, fire, lightning, explosion, earthquake, impact by animals, accidental damage of water pipes and accidental breakage of windows. The policy also extends to cover gate motors, and borehole pumps on condition they are secured.

Household Contents

Covers loss of or damage to household goods and personal effects which belong to the insured where such loss or damage occurs in the insured's dwelling or out building situated at the address stated in the policy schedule caused by the above mentioned perils.

All Risks

Covers loss or damage to articles which are normally worn or carried on the person. Such items include clothing, baggage, spectacles, cell phones, rings etc. The cover is taken in conjunction with house owners or householders insurance.

Individual Personal Accident

Provides compensation for bodily injury or death caused by violent, accidental, external and visible means. The company will pay to the insured or his estate the compensation stated in the schedule.

ENGINEERING

Contractors All Risks

Covers any unforeseen and sudden physical loss or damage to construction works and materials from any cause other than those specifically excluded and will also reimburse the cost of clearance of debris following upon any event giving rise to a claim under this insurance provided a separate sum has been entered in the schedule. It can also be extended to cover public liability.

Erection All Risks

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

Plant All Risks

Cover is for any unforeseen and sudden physical loss or damage to plant and machinery from any cause not specifically excluded in a manner necessitating repair or replacement, whilst at the location or in the geographical area mentioned.

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. The insurance can also be extended to cover the following:

- Expenses for reconstruction and re-recording of information following damage covered under the policy.
- Expenses for use of substitute electronic data processing equipment.

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.

PROFESSIONAL INDEMNITY AND LIABILITY BUSINESS

Public Liability

Covers legal liability claims which may be brought against the insured by the public in respect of accidental death or injury and accidental physical damage to property.

Employer's Liability

Covers legal liability claims which may be brought against an employer in respect of accidental death, injury or illness to an employee arising out of or in the course of employment.

Professional Indemnity

Offers protection for professional firms such as solicitors, architects and accountants against loss or damage suffered as a result of professional negligence.

Products Liability

Cover is intended for any company involved in the manufacturing of goods. It covers the insured's legal liabilities for death of, or injury to a customer caused by a faulty product and also any damage to customers' property. Examples are foodstuffs with wrong ingredients that cause sickness or death as well as hair chemicals with wrong ingredients that cause damage.

Defective Workmanship

This form of cover is available for businesses where physical work rather than products are involved such as a vehicle or machinery repairer for example, if a component is put back wrongly into a vehicle or machinery and an accident occurs then the policy would cover the resultant damage.

Directors and Officers Liability

This insurance covers directors and officers damages or defense costs in the event that they suffer such losses as a result of lawsuits for alleged wrongful acts while acting in their capacity as directors and officers of the organisation. Such coverage can extend to defense costs arising out of criminal and regulatory investigations/trials and where civil and criminal actions are brought against directors/officers simultaneously.

FARMING

Covers all property on the farm including the following:

- Crop Insurance
- Livestock Insurance
- Tobacco (Hail, Field to Floor Insurance)

We also offer Loan Protection cover for contract farmers



CREDSURE

HEALTH INSURANCE



HEALTH INSURANCE

Medical Aid Fund

These are affordable medical aid packages for groups, organisations, informal sector including SME's, individuals and family that bring financial inclusion. There are several plans which members make a monthly contribution or premium to the scheme in exchange for a set of standardised minimum medical cover. There are also Self Funds that CredSure Insurance Limited Health administers on behalf of organisations or medical aid societies.

Medical Insurance

These are short term medical insurance products that offers a list of stated benefits, often with a monetary value attached. We cover out of hospital primary care expenses such as general practitioner consultations, prescribed medication, basic dentistry and some optometry cover subject to strict network provider rules.

Medical Insurance

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HEALTH INSURANCE

MICRO INSURANCE PRODUCTS

Funeral Cash Plan

- This product provides immediate financial relief to help alleviate the burden of covering the cost of a funeral as well as ensuring life style continuity after the unfortunate event.

Hospital Cash Plan

- The cover cushions the insured in the event of being hospitalised as a result of illness or injury during the period of the policy. Daily cash payments are paid to the insured in order to pay for travel expenses, hospital bills and supplement lost income due to hospitalisation.

OUR STRATEGIC PARTNERS

REINSURES

Credsurre uses credit-rated reinsurance companies to achieve an efficient risk transfer mechanism.



BANKS

Credsurre collaborates with trusted banks to streamline financial risk management and enhance capital efficiency.



LAWYERS

Credsurre collaborates with bespoke legal partners to ensure efficient risk management and safeguard client interests



EXTERNAL AUDITORS

At Credsurre, we work closely with reputable external auditors to ensure thorough risk management and uphold financial integrity.





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