

WAREHOUSES IN AFRICA

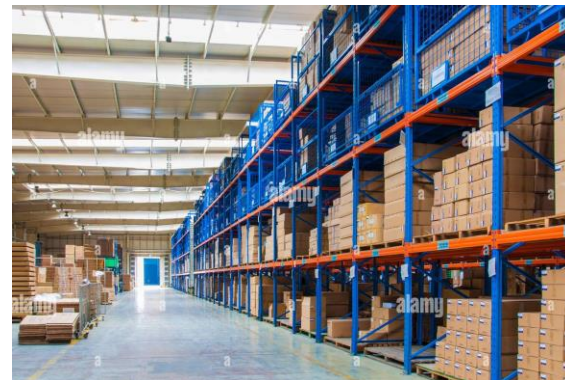
An Underwriter's perspective

Mike Brews

Horizon Underwriting Managers



EXPECTATION



REALITY



NOT ALL DOOM AND GLOOM

- Housekeeping is an easy and cost-effective way to manage numerous risks



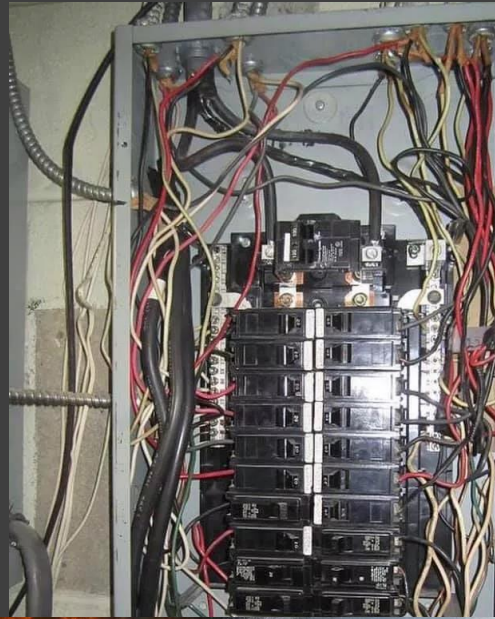


..but nothing beats..
KNOW YOUR RISK!



FIRE

- Prevent Electrical hazards
- Manage Staff
- Hot Work
- Services





FLOOD

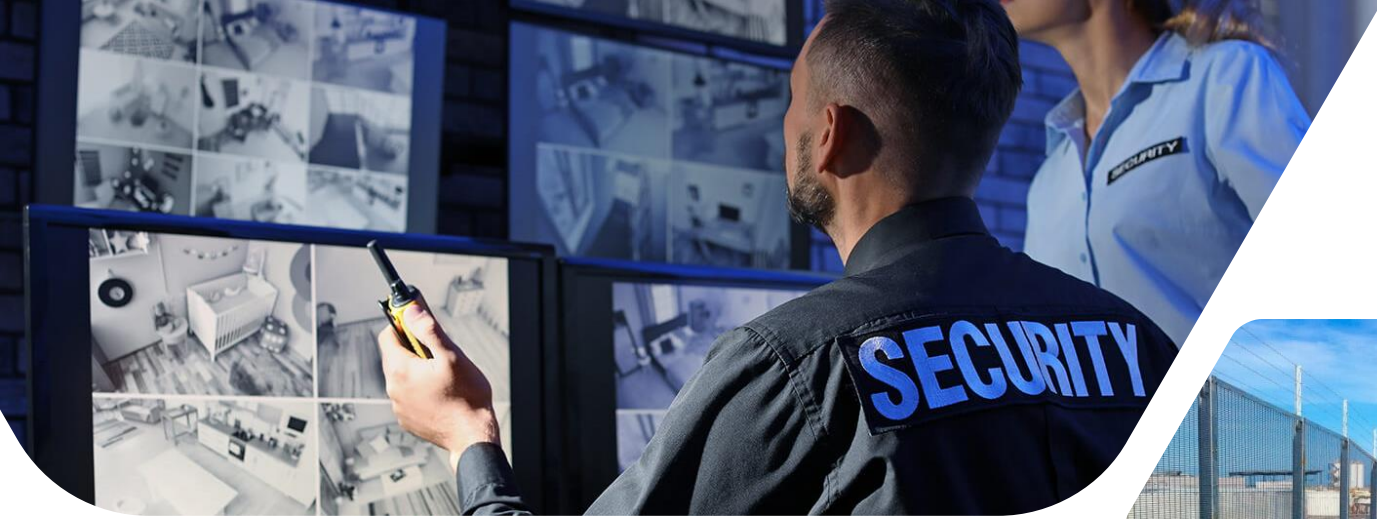
- Drainage
- Maintenance
- Housekeeping
- Location



WEATHER

- Understand typical weather patterns





SECURITY

- Understand security requirements and availability
 - Guards
 - Access
 - Cameras
 - Lighting
 - Fencing



GENERAL

- Electrical supply
- Road and general area maintenance
- Commodities stored
- Civil issues
- Pest control
- Rack / storage systems



UNDERWRITE THE RISK

- Use various methods to manage the risks
 - Warranties
 - Excesses
 - Limits
 - Cover
 - Exclusions
 - Rates

QUESTIONS

Mike Brews

mike@horizonmarine.co.za

+27 11 781 3473

