



BnB Sure

30 Minute Guide

(A guide exclusively for brokers highlighting the product offerings)

Effective 1 September 2023

“Establishments that BnB Sure covers”

Key criteria to consider

As a general rule, BnB Sure will look at establishments with up to 30 rooms.

Smaller lodging that offers overnight accommodation and breakfast.

Normally privately owned and have the owner or manager living on the same premises.

Turnover of other facilities should not make up more than 30%.

Excluded risks

Hotels

Big 5 type game lodges

Hunting risks

Risks covered

B&B/Guesthouse

Smaller Boutique Hotels

Country House with bed & breakfast or self-catering option

Self-catering

Backpackers

Holiday Homes

Compulsory sections

Our compulsory sections are:

- Contents or Buildings
- Liability
- Hospitality Assist

General

- Claims preparation costs included automatically for 15% of the sum insured
- Post-trauma counselling included automatically up to R3,000 per person and R15,000 per event

Information contained in this guide is subject to descriptions and information in the policy wording and policy schedule.

Buildings Section

Cover for buildings of standard, thatch and wood provided.

Automatic cover for geysers.

Generators and solar panels are included subject to sum insured being adequate and specific conditions.

Extensions automatically included

1. Capital additions covers alterations, additions or improvements for an amount not exceeding 20% of the sum insured.
2. Cover for professional and other rebuilding costs covered automatically up to 20% of the amount payable.
3. Loss of rent covered for up to 20% of the sum insured.
4. Accidental damage to public supply or mains connections.
5. Accidental damage cover for glass and sanitary ware.
6. Cover for accidental damage to water-pumping machinery.
7. Subsidence and landslip covered up to buildings sum insured.
8. Inflation protector (monthly policies only) of a rate of 1% per month added to the sum insured.
9. Accidental damage cover of R25,000 automatically included, can be increased at an additional premium.
10. Professional clean-up costs following death, suicide, murder or assault at the premises to a limit of R15,000.
11. Locks and keys limited to R15,000.
12. Water leakage limited to R20,000.
13. Garden plants limited to R10,000.
14. Loss or damage to fixed signs, blinds, canopies and outdoor furnishings limited to R25,000.
15. Loss by fire, storm or theft for Greening items limited to R25,000.
16. Removal of vermin or pests limited to R5,000.
17. Removal of bees, wasps, hornets and fallen trees limited to R5,000.
18. Rent and alternative accommodation during reinstatement up to 20% of the buildings sum insured.
19. Accidental death of fish stock limited to R10 000
20. Damage by animals, baboons and monkeys limited to R50,000

21. Power surge cover of R20,000 automatically included, can be increased at an additional premium, subject to protection being installed onto the Distribution Board and no previous Power Surge claims.

Cover options under the buildings section

Whilst the policy has been designed to give comprehensive cover for buildings, we offer cover for fire and perils only.

Property Owners Liability available for private property.

Basic excesses applicable to buildings section

Applicable excesses (First Amounts Payable):

- Basic excess – R1,000.
- Burst geysers/bursting of pipes without resultant damage – R1,500.
- Burst geyser/bursting of pipes with resultant damage – 10% of claim, minimum R2,500.
- Second geyser claim within a 12-month period – additional R1,500 per risk address.
- Loss or damage caused by lightning/power surge – 10% of claim, minimum R1,000 and maximum R10,000.
- Storm/flood excess – 10% minimum R2,500.
- Alternative power solutions (solar, inverters, generators, gas and the like) – 10% of claim, minimum R2,000.

Contents Section

Loss of or damage to the property insured being household goods, personal effects, fixtures and fittings that would not normally be sold with the residence.

This section covers property belonging to the insured, which shall include members of the insured's family normally resident with the insured or family members for which the insured is legally responsible, or full-time managers of the B&B, unless otherwise stated in the schedule.

POINTS TO REMEMBER

No forcible and violent entry restrictions.

Covers all contents including electronic, personal and business goods.

Extensions automatically included

1. Debris removal following a defined event.

2. Loss of money up to a limit of R10,000 without the requirement of a safe. Increases on this amount can be included in the money section.
3. Billing covered up to R25,000 per event. Use of fraudulent credit cards limited to R5,000 if discovered within 14 days of the transaction date.
4. Mirrors and glass are covered for accidental damage.
5. Refrigerator or deep freeze contents are covered up to a maximum of R12,500 as a result of a defined peril.
6. Loss of documents is covered up to an amount of R10,000.
7. Veterinary fees covered up to R5,000 for accidental bodily injury to an insured's animal.
8. Goods in the open (being laundry, garden furniture and implements including portable braais, lawnmowers and swimming pool equipment) is automatically covered up to R35,000 or 1% of the contents sum insured.
9. Household goods in transit covered up to a maximum of R15,000.
10. Locks and keys are automatically covered up to a maximum of R10,000.
11. Property of employees is covered up to a maximum of R10,000.
12. Personal effects of non-paying guests automatically covered up to an amount of R10,000 not otherwise insured.
13. Personal effects of paying guests automatically covered up to an amount of R30,000 not otherwise insured including accidental damage by persons employed.
14. Personal effects of temporary managers covered up to a maximum of R10,000.
15. Reasonable costs incurred for rent or alternative accommodation in the insured's personal capacity, if the premises becomes uninhabitable due to a defined event up to 20 percent of the contents sum insured.
16. Immediate medical treatment costs due to accidental bodily injury are covered up to a maximum of R10,000 for persons other than the insured.
17. Fatal injury is automatically covered up to the following amounts:
 - fatal injury or death by accident R20,000;
 - death by thieves or fire R20,000.
18. Inflation protector (monthly policies only) of a rate of 1% per month added to the sum insured.
19. Stamp and coin collections are automatically covered in terms of the contents section.
20. Telephones are automatically covered up to an amount of R5,000 for accidental damage.
21. Accidental damage is automatically covered up to an amount of R20,000.
22. Water leakage is covered up to an amount of R20,000.
23. Malicious damage is automatically covered in terms of the contents section.
24. Cash and credit cards covered up to a maximum of R10,000.

25. Reinstatement of data/programs is covered up to an amount not exceeding R10,000.
26. Garden plants covered up to R7,500 following a fire/fire-fighting operations, explosion, impact by vehicles, aircraft other aerial devices or articles dropped there from or as a result of deliberate or willful acts.
27. Loss or damage to fixed signs, blinds, canopies and outdoor furnishings limited to R25,000.
28. Damage by a registered laundry covered up to an amount not exceeding R15,000.
29. Emergency rescue damage to doors, windows etc., covered up to an amount of R12,500 for any one loss.
30. Greening extension
 - cover for rainwater harvesting tanks, composters and the like up to a maximum of R25,000.
31. Removal of bees, wasps and hornets covered up to a maximum amount of R5,000.
32. Golfers hole-in-one covered up to an amount of R5,000.
33. Bowls full house covered up to an amount of R5,000.
34. Damage by animals, baboons and monkeys limited to R50,000.
35. Removal of vermin or pests limited to R5,000.
36. Seasonal increase of 10% to contents sum insured.
37. Power surge cover of R20,000 automatically included, can be increased at an additional premium, subject to protection being installed onto the Distribution Board and no previous Power Surge claims.
38. Hold up, hijacking at the premises not within this building covered up to an amount of R10,000.

Cover options under the contents section

Backpackers endorsement

Holiday homes and short-term rental properties endorsement

Whilst the policy has been designed to give FULL theft cover, we do offer:

- Fire and perils (with extensions)

Basic excesses applicable to contents section

Applicable excesses (First Amounts Payable) are:

- Basic excess – R1,000.
- Loss or damage caused by lightning/power surge – 10% of claim, minimum R1,000 and maximum R10,000.

- Storm/flood excess – 10% minimum R2,500.
- Loss of, or damage to any electronic device – additional R1,000.
- Loss or damage from any unoccupied premises – R5,000.
- Alternative power solutions (solar, inverters, generators, gas and the like) – 10% of claim, minimum R2,000

If the owner is over 55 years of age then the basic excess will not be applicable unless otherwise noted on the policy.

All Risks Section

The All Risks Section can cover both personal items and owner/manager or business-related items.

Extension automatically included

Loss of money or negotiable instruments automatically covered up to R5,000. Money that is already included in cover cannot be claimed under more than one section but can be increased under the money section for an additional premium.

Basic excesses applicable to the all risks section

Applicable excesses (First Amounts Payable)

- Wearing apparel and personal effects – R500.
- Loss of, or damage to, any electronic device– 10% of claim, minimum of R1,000.
- Alternative power solutions (solar, inverters, generators, gas and the like) – 10% of claim, minimum R2,000

Electronic Equipment Section

- The computer equipment section provides cover for loss or damage to property.
- Cover for increased cost of working and reinstatement of data available.

Basic excesses applicable to the computer equipment section

Applicable excesses (First Amounts Payable)

- Basic – 10%, minimum R1,500.

Liability Section

BnB Sure offers a minimum liability limit of R30 million but are able to offer limits of either R50 million or R100 million at an additional monthly premium.

Extensions automatically included

1. Medical malpractice is included automatically.
2. Errors and omissions liability is included up to a maximum of R5 million.
3. Pedal cycles are covered subject to necessary daily checks and helmets worn by riders.
4. Canoes are covered subject to daily checks and life jackets being worn.
5. Passenger liability for guests is included and follows the general liability limit up to a maximum of R50 million if the vehicle is insured comprehensively under BnB Sure. Cover for non-paying guests can be purchased at an additional premium. Subject to the vehicle being insured with BnB Sure.
6. Animal liability is provided for domestic type animals (including guest's dogs and cats) and certain game.
7. Automatic cover for legal defence costs up to R200,000.
8. Wrongful arrest/defamation cover for R1 million.
9. Cover for food and drink poisoning which follows the liability limit.
10. Guest effects – liability up to R100,000 any one claim but limited to R2 million in any twelve-month period.
11. Spread of fire included up to R500,000, additional cover is available.
12. Crisis containment included for 30 days and limit shall not exceed R1 million per claim.

POINTS TO REMEMBER

1. BnB Sure does not require a disclaimer to be signed or displayed unless specifically requested for a specific facility or activity.
2. Any establishment offering wedding facilities, conferences, restaurants, trampoline usage or any other activity outside of the B&B needs to be disclosed. Turnover split required.
3. No liability cover arising from any hunting activities is offered nor is liability for any establishment that has certain game.

Applicable excesses

- Basic – R5,000.
- Spread of fire – R5,000.
- Animal based activities – R5,000.
- Water based activities – R5,000.

- Any outdoor, sporting, adventure or rope-based activities – R10,000.
- Guests vehicles and their contents – R5,000.
- Errors and omissions – R5,000.

Business Interruption Section

Extensions automatically covered

1. Prevention of access – within a 10-kilometre radius of the insured's premises limited to 3 months indemnity or a maximum of R500,000 per event.
2. Failure of public telecommunication limited to 3 months indemnity or a maximum of R500,000 per event.
3. Total or partial failure of public utilities, including sewerage limited to 3 months indemnity or a maximum of R500,000 per event.
4. Loss directly resulting from (at the insured premises) limited to a maximum of R250,000:
 - violent crime, murder, rape or suicide;
 - food or drink poisoning;
 - vermin and pests;
 - defective sanitary arrangements; and
 - infestation by vermin or pests.
5. Loss directly resulting from the following limited to R250,000:
 - shark/wild animal attack – within 1 kilometre; and
 - bomb threat or oil spill to beaches – within 1 kilometre.
6. Cancellation of a sporting or cultural event – within 5 kilometres limited to a maximum of R100,000.
7. Staff stay-aways legal or against the employer's contract.
8. Loss directly resulting from death or hospitalisation following an accident or illness of a "key" member. Limited to R100,000.
9. Failure of any essential equipment limited to R50,000.
10. Cancellation of accommodation by a guest for reasons over which the guest has no control. Limited to R100,000.
11. Abnormal noise at any neighbouring premises – within 250 metres, excluding road works limited to R100,000.
12. Inappropriate behaviour by a member of the insured's staff. Limited to R50,000.
13. Loss following accidental damage.
14. Loss as insured resulting in failure of auxiliary utilities limited to 3 months indemnity or a maximum of R500,000 per event.

15. Loss following malicious damage limited to R250,000.
16. Inflation protector of a commensurate rate of inflation added to the sum insured.

Motor Section

1. Covers both the personal and business aspects.
2. Passenger liability follows the liability limit if the vehicle is comprehensively insured.
3. Settlements based on retail value.
4. Cover includes car hire following theft or accident.

Extensions automatically included

1. Passenger liability extension up to R2 million.
2. Unauthorised passenger liability extension up to a maximum of R2 million.
3. Parking facilities and movement of third-party vehicles extension.
4. Windscreen extension – repairs or replacement to damaged.
5. Riot and strike extension.
6. Reinstatement extension – should the vehicle have travelled less than 30,000 kilometres and be written off or stolen within the first year of registration, the amount payable will be calculated on the current cost of a new motor vehicle of the same or nearest similar model, subject to the sum insured/limit of liability stated on the schedule not being exceeded.
7. No Blame extension (not applicable to vehicles over R500,000).
8. Emergency accommodation costs not exceeding R3,000.
9. Unspecified personal accident (if stated in the schedule to apply).

First amount payable applicable to the motor section

- Basic excess – 10%, minimum (based on value of vehicle).
- Additional excesses for age, theft and single vehicle collision.
- Windscreen replacement – 20% of claim, minimum R500.

If the owner is over 55 years of age and the driver at the time of an accident then the excess will not be applicable unless otherwise noted on the policy.

Money Section

R10,000 included in your policy under the contents and R5,000 under the all risks section.

Money that is already included in your policy cannot be claimed under more than one section but can be increased under the money section for an additional premium.

Guest Medical Evacuation Section

Cover for insured's guests should they require emergency medical treatment or evacuation.

Personal Accident Section

1. Cover for staff for death, disability and medical expenses.
2. PA motor accident section available for Death and PTD up to R5 million for anyone event – nominated persons.

Pleasure Craft Section

Boats and pleasure craft can be specified on the policy.

First amount payable applicable to the pleasure craft section

- Basic excess – 10%, minimum R1,000.

Accounts Receivable Section

R10,000 included in your policy should a loss of records occur, and the insured loses money as they are not able to collect it, additional cover can be obtained at an additional premium.

Tax & CPA Legal Costs Section

Covers the legal costs of up to R300,000 per annum in defending a matter arising from a Tax or CPA claim against the insured.

Fidelity Section

R10,000 cover is provided automatically on the policy this amount can be increased at an additional premium.

Cyber Funds Protect

Protects both individuals and businesses against the Loss of Funds due to fraudulent transactional activity.

- EFT Fraud – a transfer of funds to a fraudster or transactions not authorised by you.
- Cyber Fraud – doing your shopping online or simply catching up on your banking activities.

- Online Fraud – from phishing scams to malware attacks, your personal information could be stolen from your device.

Hospitality Assist –0800 55 66 77

Hospitality Assist is on all our policies and includes cover for certain electrical and plumbing problems such as blocked drains (not septic tanks). At a nominal call-out fee of R280, Hospitality Assist will also cover appliance breakdown i.e. washing machines, tumble dryers, fridges and TV sets. Maximum amount payable is R3000 and there is a limit of 3 call outs per 12 months period.

Household services

Provides cover for the cost of labour and parts for electrical and plumbing services at your bed and breakfast establishment or guesthouse subject to a call-out fee of R280 for the following:

- Electrical or plumbing
- Distribution boards and earth leakage
- Faulty lights and light switches
- Faulty plugs and burnt plug points
- Power failures
- Relays
- General house wiring
- Geyser thermostats, valves and elements
- Blocked baths, sinks, traps and drains
- Burst pipes and leaks (toilets, etc.)
- Shower outlets
- Tap washers
- Toilet rubbers
- Water connections

Excluding: electric gates and garage doors, jacuzzi pumps, swimming pool pumps and any item covered by the appliance maintenance section.

Legal service

Advice on any legal or labour matter.

Medical service

Advice on medical problems.

Appliance maintenance on first-loss basis

Repairs to the following domestic appliances and subject to an excess of R280:

- Television sets
- Sound systems
- Fridges
- Freezers
- Stoves
- Microwave ovens
- Washing machines
- Tumble dryers
- Dishwashers

Excluding: all commercial-type equipment, all hand-held or portable items.

Auto assist

Assistance with mechanical and electrical breakdown; towing service to the nearest place of repair or safe-keeping following such breakdown or following a motor accident to any vehicle stated on the policy schedule.

- Jump-start service
- Tyre change service
- Fuel: in the event of the vehicle running out of fuel, 10 litres will be supplied
- Keys locked in the vehicle
- The limit of cover in respect of towing for mechanical or electrical breakdown is R3,000. No excess is applicable to the section

Discounts

No-claims discount

The contents and motor sections of the policy both enjoy no-claims discounts of up to 20% if no claims have been paid in the past 24 months. A claim paid over 12 months previously but not more than 24 months previously will result in a 10% NCD.

Premium discounts

We offer certain discounts to customers over 55 years of age or to customers who are members of certain tourism associations or who are grading by grading councils. The maximum discount allowed is 35%.

Simple Guidelines for Claims

Things to remember when reporting a claim

- Date of loss
- Estimate
- Cause of loss
- Details of the item damaged/subject matter of the claim
- Risk address where the loss occurred
- Policy number

Without all the required information, we cannot register a claim.

Motor claims (accident)

- Fully completed and signed claim form
- Clear copy of driver's licence
- Quotation
- If third-party is involved – all the details
- Copy of identity document of the driver

Motor claims (theft)

- Fully completed and signed claim form
- Clear copy of ID and driver's licence
- All vehicle particulars, de-registration certificate and vehicle licence (proof of ownership)
- Finance company details/settlement letter (if vehicle is financed so that de-registration can be done)
- If vehicle is not financed, insured is responsible for de-registration and submitting the original copy)
- Keys
- If any unspecified all risks items were in the car, please send through all particulars and proof of ownership
- SAP 21 Letter

Motor claims (write off)

1. Basic documents
 - Fully completed and signed claim form
 - Driver's licence
 - Quotation

And

2. Write off: vehicle not financed and registered in individual name (to be supplied in addition to the basic documents)
 - Original registration certificate
 - Vehicle licence certificate
 - Proof that registration number has been released (if applicable)
 - 2 completed signed change of ownership forms (Section A)
 - An original certified clear copy of insured's ID – registered owner (not older than 3 months)
 - Keys and spare keys

Or

3. Write off: not financed and registered in company name (to be supplied in addition to the basic documents)
 - Original registration certificate
 - Vehicle licence certificate
 - Proof that registration number has been released
 - 2 completed signed change of ownership forms (Section A)
 - Copy of business registration number certificate issued by Licensing Department
 - Original certified copy of the proxy's ID
 - Proxy letter on company letterhead

Or

4. Write off: vehicle financed and registered in individual name (to be supplied in addition to the basic documents)
 - Settlement letter
 - Copy of registration certificate
 - Vehicle licence certificate
 - Proof that registration number has been released
 - 2 completed signed change of ownership forms (Section A)
 - An original certified clear copy of insured's ID – registered owner (not older than 3 months)
 - Keys and spare keys

Or

5. Write Off: vehicle financed and registered in company name (to be supplied in addition to the basic documents)
 - Settlement Letter
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- Copy of registration certificate
- Vehicle licence certificate
- Proof that registration number has been released
- 2 completed signed change of ownership forms (Section A)
- Copy of business registration number certificate issued by Licensing Department
- Original certified copy of the proxy's ID
- Proxy letter on company letterhead

Property loss/damage (these are the basic documents to any property loss/damage claim)

- Fully completed and signed claim form
- Quotes
- Proof of ownership (if items stolen) if requested
- Damage report where applicable
- Salvage
- If repaired without assessment/notification, we reserve the right to settle the claim
- Third-party details if necessary
- Photos of damage
- Case number for theft and malicious damage claims
- Proof of compliance with policy conditions and warranties
- ITC number for stolen phones

Additional sections and documents

- Loss of rent
 - Bank statements/proof of payments on prior incoming rentals
- Water leakage
 - Previous four municipal readings preceding the loss
 - Confirmation of the leaking pipe and confirmation that insured repaired the leaking pipe
- Bilking claims
 - Clear copy of ID and driver's licence of the bilker
 - SAP case number
 - Invoices and proof of booking
- Money claims
 - Proof of money
 - Case number
 - Confirmation of compliance with money warranties
- Fidelity claims
 - SAPS case number

- Details of accused employee
- Disciplinary outcome for the accused employee
- Business interruption claims
 - Formulated business interruption claim from insured
 - 3-year financial statements
 - Management accounts
 - Vat returns
 - Details of additional expenses (quantified and supported with documentation)
- Cancellation of bookings:
 - Proof of booking
 - Proof of deposit made
 - Proof of refund
 - Reason for cancellation
- Personal Accident
 - Contract of employment
 - Doctor's medical bills
 - Doctor's notes/certificate
 - Death certificate where applicable
- Liability claims
 - Letter of demand
 - Formulated claim/quotations/costs being claimed
 - Details of why our customer is being held liable
 - Witness statements
- Appliance/plumbing and electrical/auto assist
 - The insured needs to call the call centre on the phone number on the schedule
 - The call centre will handle the claim

Please note:

- This information is the basic information for a claim to be attended to timeously.
- Additional information may be requested depending on the nature of the claim.

Contact

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