



**BnB Sure**  
**30 Minute Guide**

“Establishments that BnB Sure covers”

#### **Number of rooms**

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

#### **Excluded risks**

Hotels  
Big 5 type game lodges  
Hunting risks

#### **Risks covered**

B&B  
Guesthouse  
Boutique Hotels  
Country House  
Self-catering  
Backpackers  
Holiday Homes

#### **Compulsory sections**

Our compulsory sections are:

Contents  
Liability  
Electrical and plumbing  
Appliance maintenance  
BnB Sure Assist

#### **Underwriter**

Underwritten by Bryte Insurance Company Limited as stated on our website [www.brytesa.com](http://www.brytesa.com)

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.

Extensions automatically included:

1. Subsidence and landslip covered up to buildings sum insured.
2. Power surge cover of R22,500 automatically included, can be increased at an additional premium.
3. Accidental damage cover of R25,000 automatically included, can be increased at an additional premium.
4. Automatic cover for geysers.
5. Capital additions covers alterations, additions or improvements for an amount not exceeding 20% of the sum insured.
6. Cover for professional and other rebuilding costs covered automatically.
7. Loss of rent covered for up to 20% of the sum insured.
8. Accidental damage to public supply or mains connections.
9. Accidental damage cover for glass and sanitary ware.
10. Cover for accidental damage to water-pumping machinery.
11. Inflation protector of 1% added every month to the sum insured.
12. Emergency accommodation cover up to R5,000.
13. Temporary repairs and other measures limited to R10,000.
14. Locks and keys limited to R15,000.
15. Water leakage limited to R20,000.
16. Garden plants limited to R10,000.
17. Signs and signposts limited to R15,000.
18. Greening limited to R25,000.
19. Removal of bees, wasps, hornets and fallen trees limited to R5,000.
20. Damage by animals and baboons limited to R10,000.

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.

Basic excesses applicable to buildings section

Applicable excesses (First Amounts Payable):

1. Basic excess R1,000
2. Loss or damage caused by lightning/power surge – 10% of claim minimum R1,000 and maximum R10,000
3. Storm / Geysers / Bursting of pipes – R1,500

## 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. Bilking covered up to R25,000 per event.
4. Mirrors and glass are covered for accidental damage.
5. Refrigerator or deep freeze contents are covered up to a maximum of R12,500. In addition, R3,000 will be paid to the insured in the event of an odour that cannot be removed from the refrigerator or deep freeze, provided that a claim has been paid for spoilage of goods.
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 is automatically covered up to an amount of R10,000 not otherwise insured.
13. Personal effects of paying guests is automatically covered up to an amount of R30,000 not otherwise insured.
14. Personal effects of temporary managers is covered up to a maximum of R10,000.
15. Reasonable costs incurred for rent or alternative accommodation in the insured's personal capacity, if a premises becomes uninhabitable due to a defined event.
16. Medical expenses 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 of 1% added every month 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/programmes 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 wilful acts.
27. Signs and signposts automatically covered up to an amount of R15,000.
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, hornets and fallen trees covered up to a maximum amount of R5,000.
32. Power surge cover of R22,500 automatically included. No power surge arrestors required.
33. Golfers hole-in-one covered up to an amount of R5,000.
34. Bowls full house covered up to an amount of R5,000.

#### Cover options under the contents section

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:

1. Basic excess R1,000
2. Loss or damage caused by lightning/power surge– 10% of claim minimum R1,000 and maximum R10,000
3. Bilking R1,500

## 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) are cumulative

1. Wearing apparel and personal effects R250
2. Loss of, or damage to, any cellular telephone R500
3. Loss or damage caused by lightning/power surge – 10% of claim minimum R1,000
4. Laptop –10% of claim minimum of R1,000

## 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.  
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 R1million.
9. Cover for food and drink poisoning which follows the liability limit.
10. Guest effects – liability greater than R100,000 any one claim but limited to R2 million in any twelve- month period.

### Points to remember

1. BnB Sure does not require a disclaimer to be signed or displayed.
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.

Basic excesses applicable to the liability section R1,000 each and every claim.

## Business Interruption Section

### Extensions automatically covered

1. Prevention of access – within a 50 kilometre radius of the insured's premises.
2. Failure of public telecommunication.
3. Total or partial failure of public utilities, including sewerage.
4. Loss of income as a result of:
  - Food or drink poisoning;
  - contagious or infectious diseases;
  - vermin and pests;
  - defective sanitary arrangements; and
  - Infestation by bees, wasps, hornets and fallen trees.
5. Loss of income following a:
  - shark/wild animal attack – within 20 kilometres; and
  - bomb threat or oil spill – within 20kilometres.
6. Cancellation of a sporting or cultural event – within 50kilometres.
7. Staff stay-aways, legal or otherwise.

8. Loss of income following:
  - murder, rape or suicide – within 1 kilometre.
  - death or hospitalisation following an accident of a “key” member.
9. Failure of any essential equipment.
10. Cancellation by a guest for reasons over which the guest has no control.
11. Abnormal noise at any neighbouring premises – within 250 metres, excluding road works.
12. Inappropriate behaviour by a member of the insured’s staff.
13. Loss following accidental damage.
14. Failure of auxiliary utilities – malicious damage.
15. Inflation protector of 1% added every month to the sum insured.

## Motor Section

1. Covers both the personal and business aspects.
2. Passenger liability follows the liability limit.
3. Settlements based on retail value.

### Extensions automatically included

1. Passenger liability extension up to R2million.
2. Unauthorised passenger liability extension up to a maximum of R2million.
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).

## Money Section

R7,500 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 up to a maximum sum insured of R100,000.

## 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.

## BnB Sure Assist – 0861 976 656

BnB Sure 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, BnB Sure Assist will also cover appliance breakdown i.e. washing machines, tumble dryers, fridges and TV sets.

### 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
- DVD and video machines
- 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 30%.

### **Our Benefits include**

[www.bnbfinder.co.za](http://www.bnbfinder.co.za) – this is an accommodation search and reservation facility which is available to all our policyholders. Services like these could cost in the region of R200 per month for an establishment to be listed. Every year thousands of internet visitors from all over the world make use of BnB Finder.

Car hire commission benefits – policyholders who have an active listing on [www.bnbfinder.co.za](http://www.bnbfinder.co.za) also have the opportunity of earning commission by simply asking their guests if they can organise car hire for them. Car hire must then be booked via the policyholders' BnB Finder listing. The commission for the car hire is 10% and can also be booked by the guests themselves. Obviously the car hire costs are for the guests.

### **Our Loyalty Club**

BnB Club has been designed with our policyholders in mind. B&B and Guesthouse owners now have the opportunity to benefit from cash savings that can be redirected to investing and growing their business. BnB Club works on a point-based system consisting of three status levels:

1. Duration of Policy
2. Number of Sections in Force
3. Full Listing On BnB Finder

For more information on policy benefits please visit [www.bnbsure.co.za](http://www.bnbsure.co.za) or contact your broker.

### **Simple Guidelines for Claims**

Things to remember when reporting a claim

- Date of loss
- Estimate
- Cause
- 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)**

- Fully completed and signed claim form
- Clear copy of ID and driver's licence
- Original registration certificate, signed change of ownership forms, vehicle licence certificate
- 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

**Property loss (excluding buildings)**

- Fully completed and signed claim form
- Quotes
- Proof of ownership (if items stolen) if requested
- Damage report if lightning/power surge or accidental damage
- Salvage
- If repaired without assessment / notification, we reserve the right to settle the claim
- Third-party details if necessary

**Bilking Claims**

- Fully completed and signed claim form
- Clear copy of ID and driver's licence of the bilker
- Confirmation that the insured has tried to recover the money
- SAP case number

**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.