

Company Profile



HIC is an underwriting manager servicing the short term insurance needs in the Commercial & Industrial and Hospitality sectors.

The Commercial & Industrial arena's product offering includes: Manufacturing, Retail, Motor Fleets, Commercial Buildings, Directors and Officers Liability, Schools and Conventional Insurance packages.

Our niche Hospitality products cater for Hotels, Lodges, Conference Centres, Sporting & Greens, Restaurants and Bed & Breakfasts.

Our strong focus on risk management aims to assist intermediaries in identifying risks, minimising the potential impact, maximising the opportunity to improve the risk and offer optimal risk solutions.

OUR STARS

Strong Financial Backing – With Guardrisk as our carrier and Hannover Re as our lead reinsurer, we offer solid financial security. Guardrisk, has an AA rating from Global Credit Ratings and has been rated in the PWC survey as the No 1 ART insurer in the market. Leading our reinsurance is Hannover Re, the third-largest reinsurer in the world, with a gross premium income of around EUR 11 billion and an AA- rating. R&V, which is an A+ rated reinsurer, completes the treaty reinsurers.

- ★ Professionalism – We cherish our diversity that provides complete solutions through our expert knowledge in the hospitality, industrial and commercial fields.
- ★ Service Orientated – We like to make sure your business is our business and that your expectations are anticipated, met and exceeded.
- ★ Efficiency – We know it's not just about getting things done, but getting them done with the maximum utilization of time and resources.
- ★ Innovation – We understand that moving forward is all about progress, and progress is about thinking ahead.
- ★ Integrity – We believe that insurance is about trust and you cannot have trust without integrity, a core value within our company.
- ★ Our Promise – To be a six star business, always striving to improve and add to our world class service.

HOSPITALITY, INDUSTRIAL & COMMERCIAL UNDERWRITING MANAGERS

DIRECTORS: R Gainsford (Executive Chairman), D Wilensky (Executive Director), V Hayter (Director), D Haig (Director)
Reg. No. 98/032655/07 | VAT No. 4380178113 | **An authorised financial services provider, FSP 5072** | Underwritten by Guardrisk Insurance Company Limited
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HIC - A Brief History

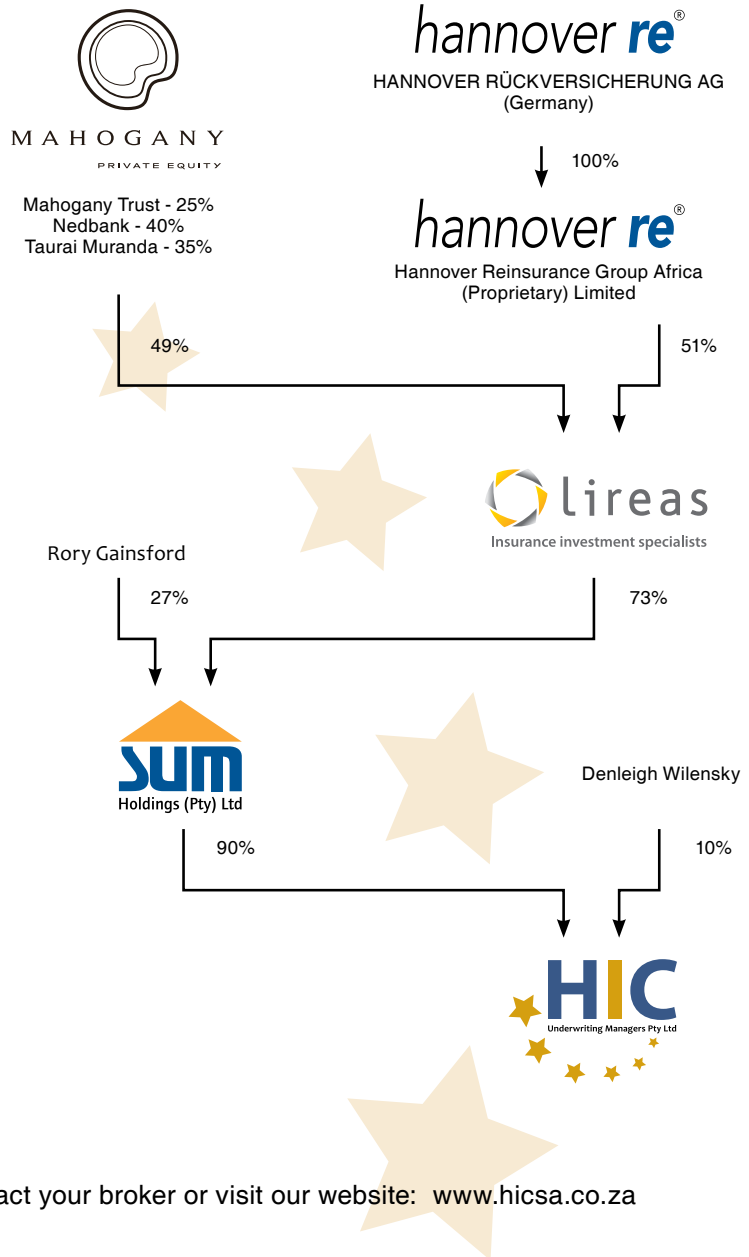
Hospitality Industrial Commercial Underwriting Managers Pty Ltd (HIC) was initially established as Hospitality Industries Underwriting Consultants (Pty) Ltd (HIU) in 1998 as a joint venture between Allianz Insurance Company Ltd and Lireas Holdings (Pty) Ltd, a subsidiary of Hannover Re Africa Limited.

The then HIU identified the demand for structured asset protection and risk management solutions to all the many segments comprising the hospitality industry. In 2009 HIU expanded into all areas of the general commercial and industrial underwriting arena without losing focus on their specialist hospitality underwriting business. As a result of this expansion HIC - Hospitality Industrial & Commercial Underwriting Managers – was launched on 1 September 2010 thereby encompassing all products offering.

Since 1998, HIC has grown considerably with branches in Johannesburg, Durban, Nelspruit and Cape Town, and satellite offices in Port Elizabeth, Polokwane and Pretoria.

At the 14th Annual FIA Awards banquet, HIC received the prestigious 2012 Underwriting Manager of the Year award.

If you require more information, please contact your broker or visit our website: www.hicsa.co.za





This includes the owner's private contents as well as the Bed & Breakfast contents and Loss of Revenue. Exclusive to Bed and Breakfast establishments, and smaller guest houses.

1. BUILDINGS - Extensions automatically included when the building is insured

- 1.1 Comprehensive cover on buildings
- 1.2 Loss of rent up to 25%
- 1.3 Accidental breakage of Glass, mirrors and sanitary ware
- 1.4 Locks and keys, electronic access cards and Remote Controls - Limit: R10 000 (also included in Contents)
- 1.5 Property owners Liability - Limit: R1 000 000
- 1.6 Bursting of geysers and water apparatus
- 1.7 Emergency services charges
- 1.8 Omissions on the part of tenant's guest
- 1.9 Theft of underground cables - Limit: R5 000
- 1.10 Water pumping machinery
- 1.11 Fatal injury to two nominated employees R15 000 (also included in contents)

- 1.12 Damage to fixed external signs, blinds and canopies up to R20 000 (also included in contents)
- 1.13 Landscaped Gardens, Water Features and Statues (by Emergency Services) - Limit: R20 000 (also included in Contents)
- 1.14 Removal of bees extension limit of R2 500 any one occurrence and R5 000 in any one period (also included in Contents)
- 1.15 Accidental Damage - Limit: R25 000
- 1.16 Loss of Water - Limit: R25 000
- 1.17 Fish Stocks - Limit: R10 000

2. CONTENTS - Automatically included

- 2.1 Full theft cover on main buildings
- 2.2 Loss of money - Limit: R10 000
- 2.3 Loss of garden and pool furniture
- 2.4 Accidental damage to TVs and Computers
- 2.5 Theft cover on contents in garages subject to forcible and violent entry or exit
- 2.6 Bilking - Limit: R35 000 per event and Maximum R50 000 per 12 month period
- 2.7 Accounts Receivable - Included automatically up to R10 000 (cover subject to offsite guarding of records)

HOSPITALITY, INDUSTRIAL & COMMERCIAL UNDERWRITING MANAGERS

- 2.8 Damage to contents of freezer / fridge units as a result of breakdown of power failure
- 2.9 Guest's personal effects - Limit 5% of sum insured maximum R30 000

3. BOARDFORM LIABILITY - Automatically included

- 3.1 Guest's effects
- 3.2 Guests and visitors vehicles and their contents
- 3.3 Legal defence costs
- 3.4 Food poisoning
- 3.5 Products liability / premises consumption
- 3.6 Credit cards up to R3 000 in a calendar year
- 3.7 Wrongful arrest and defamation
- 3.8 Golf hole in one or bowls full house - R3 000, played as an amateur in a game

4. COMPUTER EQUIPMENT - This section is not automatically included but if selected the following extensions are included

- 4.1 Increased cost of working of R10 000
- 4.2 Reinstatement of data of R10 000
- 4.3 Power surge
- 4.4 Mechanical breakdown

5. LOSS OF REVENUE - Available as an optional extra

- 5.1 Prevention of access
- 5.2 Standard extension 10km radius
- 5.3 Extended extension 50km radius

6. PUBLIC UTILITIES - Insured perils only

- 6.1 Public Telecommunications - Insured perils only
- 6.2 Infectious Diseases / Pollution / Shark Attack extension 50km radius
- 6.3 Additional increase in cost of working
- 6.4 Cancellation of booking
- 6.5 Loss of liquor license
- 6.6 Air Conditioning failure - 24-hour time excess
- 6.7 Loss of specified tourist attraction for up to 3 months (includes prevention of access)

7. OTHER SECTIONS AVAILABLE

- 7.1 Fidelity Guarantee, Business all Risks, Computer Equipment, Small Craft, Motor and PA.



Insurance solutions across the Commercial and Industrial arena, including:

1. MANUFACTURING

Strong focus on risk management to help intermediaries identify risks, minimise the potential impact, maximise the opportunity to improve the risk and offer an optimal insurance solution. Ask your consultant about our desktop survey.

2. RETAIL

Comprehensive products to protect companies' most valuable assets, with fast claims turn-around times to ensure minimum post-loss disruptions.

3. COMMERCIAL BUILDINGS

Accidental damage, Liability and Trustees' Liability are only some of the automatic extensions crucial for the commercial property owner.

Some of the covers provided:

- 3.1 General exceptions, conditions and provisions
 - i. Claims Preparation Costs: R10 000 or the amount stated in the schedule of each section.
 - ii. Property Protection Costs: included up to R10 000 any one event.
 - iii. Post-Trauma Counselling: included up to R1 000 per person with a limit of R10 000 any one period of insurance.
- 3.2 Fire, Buildings Combined and Commercial Buildings sections
 - i. Removal of bees: added cover up to a limit of R2 500 any one occurrence and R5 000 in any one Period of Insurance.
 - ii. Damage to Landscaped Gardens, Water Features and Statues Extension by emergency services - Included up to R20 000.
 - iii. Following additional perils extension: Bursting, overflowing or escape of water or oil from tanks, apparatus or pipes including any fixed water or oil-fired heating installation including damage to such tanks, apparatus or pipes, but excluding damage as a result of wear and tear or gradual deterioration.

Geyser - Limit: R7 500, not older than 5 years.

- 3.3 Office contents
 - i. Locks and Keys including remote controls R10 000 and excess R500.
- 3.4 Theft
 - i. Buildings increased limit - R10 000.
 - ii. Locks and Keys including remote controls R10 000.
- 3.5 Computer Equipment
 - i. Automatically included: Increased cost of working of R10 000
 - ii. Reinstatement of data of R10 000
- 3.6 Money
 - i. Minor limit, while on the insured premises outside the hours during which the commercial operations of the insured are conducted R5 000.
 - ii. Category safe limits increased as follows:
 - No SABS grading from R2 500 to R5 000
 - SABS category 1 grading from R5 000 to R10 000
 - SABS category 2 grading from R 12 500 to R20 000

- SABS category 2HD grading from R25 000 to R 40 000
- SABS category 2ADM grading from R50 000 to R100 000
- SABS category 2ADM grading D3 from R 75 000 to R125 000
- SABS category 3 grading from R100 000 to R175 000
- SABS category 3 grading from R200 000 to R350 000
- Added new SABS category 5 safe for limits up to R500 000
- iii. Locks and Keys including remote controls R10 000.
- iv. Clothing & Receptacle limits - R5 000

4. OTHER SECTIONS AVAILABLE

Business Interruption, Glass, Fidelity, Goods-In-Transit, Accounts Receivable, Business All Risks, Accidental Damage, Broadform Liability, Employers Liability, Stated Benefits, GPA, Motor: Excess Waiver, Roadside Assist, Vehicle Hire,, Deterioration of Stock, Machinery Breakdown, Interruption following breakdown, Houseowners and Householders.

MOTOR FLEETS

1. WHAT IS FLEET INSURANCE?

Fleet Insurance is used to provide insurance for 20 or more similar type vehicles, owned or operated by the Insured. It is a way of improving administration and keeping costs down by not having to deal with individual sums insured, individual rates, individual no claim bonuses.

2. WHAT INFORMATION IS REQUIRED?

- 3 Years' detailed gross claims experience, including all claims recorded against Aggregate if applicable

- Average number of units per year
- Excess structure per year
- Fleet basis is rated primarily on gross claims experience and therefore good information is vital
- Minimum number of vehicles: 20
- Not critical, but a specified list of vehicles with values will assist in calculating the most competitive premium

Design the perfect program for your client with options of Aggregates, stop losses and deposit premiums.



Our Golf & Greens policy is a tailor made product designed specifically for Golf Estates, Bowling Greens, Sports Clubs and Recreational. The motor section is designed exclusively for Golf Carts.

Extensions available:

- Grassed Sporting Facilities
- Golf & Bowling Greens

1. GREENS - If stated in schedule to be included

- Damage to greens by storm, wind, water, hail, snow, fire, lightning, explosion, vehicles, animals, falling trees, earthquake, aircraft & other aerial devices
- Damage to greens by fertiliser or chemical damage
- Damage to greens by contaminated water
- Damage to greens by mechanical damage
- Damage to greens by failure of water supply (excluding as a result of drought)

1.1 IRRIGATION SYSTEMS - If stated in schedule to be included

- i. Accidental damage to water irrigation systems
- ii. Accidental damage to electrical irrigation systems

1.2 EXTENSIONS

- i. Malicious Damage

2. BUSINESS INTERRUPTION - If stated in schedule to be included

- Optional loss of profits cover following comprehensive greens section

2.1 EXTENSIONS

- i. Prevention of access - within a 10km radius of the club
- ii. Public Utilities (Insured Perils) - Optional extension
- iii. Public Utilities (Extended Cover) - Optional extension
- iv. Adverse weather and pluvius extension - Optional extension

3. OTHER SECTIONS AVAILABLE

Fire, Buildings Combined, Office Contents, Business Interruption, Accounts receivable, Theft, Money, Glass, Fidelity, Goods In Transit, Business All Risks, Accidental Damage, Broadform Liability, Stated Benefits, Group Personal Accident, Computer Equipment, Machinery Breakdown, Interruption following Breakdown, Deterioration of Stock, Small Craft, Homeowners and Household



Our hospitality product includes Hotels, Boutique Hotels, Game Lodges, Conference and Convention Centres, Private Holiday Homes and Self Catering Holiday Homes

Extensions automatically included at no additional premium:

1. FIRE & BUILDINGS COMBINED SECTIONS

- 1.1 Alcohol & Beverage Extension - Limit R20 000 (Fire section only)
- 1.2 Fatal Injury - R15 000
- 1.3 Landscaped Gardens, Water Features and Statues Extension - Limit R20 000 per Period of Insurance.
- 1.4 External Signs, Blinds & Canopies Extension - Limit R20 000
- 1.5 Contamination and Pollution of Fish Stocks Extension - Limit R10 000 any one event & R25 000 any one period of insurance.
- 1.6 Chilled/Refrigerated Stock Extension - Limit R30 000 any one event or occurrence (Fire section only)

- 1.7 Discharge of Weapons Extension - Limit R10 000 any one event and R20 000 any one period of insurance.
- 1.8 Removal of Bees - Limit R2 500 any one occurrence & R5 000 in any one Period of Insurance.

2. OFFICE CONTENTS

- 2.1 Full theft cover is automatically included

3. BUSINESS INTERRUPTION (following Fire, Buildings Combined, Office Contents, Theft, Glass, Money, GIT & Computer Equipment)

- 3.1 Bush Fire or Loss of Game
- 3.2 Loss of Liquor Licence
- 3.3 Ventilation Failure
- 3.4 Auxiliary Power Failure
- 3.5 Loss of Aesthetic appeal - Indemnity period max 3 months
- 3.6 Bomb Evacuation - Limit 10% of the sum insured

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- 3.7 Murder or Suicide occurring at the premises
- 3.8 Food & Drink poisoning
- 3.9 Summons to appear in court as a witness
- 3.10 Notifiable Disease
- 3.11 Chemical or oil pollution of beaches, rivers or waterways
- 3.12 Defective sanitation, vermin or pests on the order of the competent local authority
- 3.13 Shark attack or attack by wild game

4. THEFT

- 4.1 Fatal Injury - R15 000
- 4.2 Buildings Increased Limit - R10 000
- 4.3 Guest / Customer theft extension - Limit R7 500 any one item & R20 000 in the aggregate in respect of any one occurrence
- 4.4 Locks and Keys, Electronic Access Cards and Remote Controls - Limit shall not exceed the greater of R10 000 or the amount stated in the schedule per event

5. MONEY

- 5.1 Money in the residence of the Insured, Partner, Director or Employee - Limit R5 000
- 5.2 Personal Accident (assaults), Capital Sum R20 000, Weekly Sum R400 & Medical Expenses R5 000

6. COMPUTER EQUIPMENT

- 6.1 Automatically included: Increased cost of working of R5 000
- 6.2 Reinstatement of data of R5 000

7. MOTOR (Retail Value)

- 7.1 Passenger Liability limit - R2 500 000 (extended sum insured at additional premium)
- 7.2 Emergency Accommodation - Up to R250 per person, maximum 1 night & maximum R2 000 in any one annual period of insurance
- 7.3 New for old extension
- 7.4 Wreckage Removal - Limit R10 000
- 7.5 Own authorisation of repairs - R5 000
- 7.6 Fire extinguishing charges - R5 000
- 7.7 Medical Expenses - Limit R5 000 per injured occupant but not exceeding R20 000 in total for all occupants

8. OTHER SECTIONS AVAILABLE

Accounts receivable, Glass, Fidelity, Goods In Transit, Business All Risks, Accidental Damage, Broadform Liability, Stated Benefits, Group Personal Accident, Computer Equipment, Machinery Breakdown, Interruption following Breakdown, Deterioration of Stock, Small Craft, Homeowners and Household



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- 1.2 Fatal injury - R15 000
- 1.3 Landscaped gardens, water features and statues Extension - Limit R20 000 per period of insurance.
- 1.4 External signs, blinds & canopies Extension - Limit R20 000
- 1.5 Contamination and pollution of fish stocks Extension - Limit R10 000 any one event & R25 000 any one period of insurance.
- 1.6 Chilled/refrigerated stock Extension - Limit R30 000 any one event or occurrence (Fire section only)

- 1.7 Discharge of weapons Extension - Limit R10 000 any one event and R20 000 any one period of insurance.
- 1.8 Removal of bees - Limit R2 500 any one occurrence & R5 000 in any one period of insurance.

2. OFFICE CONTENTS

- 2.1 Full theft cover is automatically included

3. BUSINESS INTERRUPTION (following Fire, Buildings Combined, Office Contents, Theft, Glass, Money, GIT & Computer Equipment)

- 3.1 Bush fire or loss of game
- 3.2 Loss of liquor licence
- 3.3 Ventilation failure
- 3.4 Auxiliary power failure
- 3.5 Loss of aesthetic appeal - Indemnity period max 3 months
- 3.6 Bomb evacuation - Limit 10% of the sum insured

HOSPITALITY, INDUSTRIAL & COMMERCIAL UNDERWRITING MANAGERS

- 3.7 Murder or suicide occurring at the premises
- 3.8 Food & drink poisoning
- 3.9 Summons to appear in court as a witness
- 3.10 Notifiable disease
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- 6.2 Reinstatement of data of R5 000

7. MOTOR (Retail Value)

- 7.1 Passenger liability limit - R2 500 000 (extended sum insured at additional premium)
- 7.2 Emergency accommodation - Up to R250 per person, maximum 1 night & maximum R2 000 in any one annual period of insurance
- 7.3 New for old extension
- 7.4 Wreckage removal - Limit R10 000
- 7.5 Own authorisation of repairs - R5 000
- 7.6 Fire extinguishing charges - R5 000
- 7.7 Medical expenses - Limit R5 000 per injured occupant but not exceeding R20 000 in total for all occupants

8. OTHER SECTIONS AVAILABLE

Accounts receivable, Glass, Fidelity, Goods In Transit, Business All Risks, Accidental Damage, Broadform Liability, Stated Benefits, Group Personal Accident, Computer Equipment, Machinery Breakdown, Interruption following Breakdown, Deterioration of Stock, Small Craft, Homeowners and Household



Accommod8 is a total property insurance solution covering many rental related risks. It offers four customisable policies to cover all aspects of property

ownership such as sectional title developments (commercial & residential), commercial properties, homeowners and homeowners associations.

SECTIONAL TITLE - Commercial and Residential

1. POLICY HIGHLIGHTS

- 1.1 Automatic Extensions
 - i. Market leading geyser maintenance/all risks cover including SABS approved solar geysers
 - ii. R5 000 000 Trustees indemnity
 - iii. R30 000 000 Public liability
 - iv. R250 000 Accidental damage
 - v. R50 000 Office contents
 - vi. R20 000 Accidental damage to Marble and granite tops
 - vii. Loss of rent limited to 30% of the sum insured (until tenanted)
 - viii. Subsidence & Landslip (Ltd) - Property Value
 - ix. Accommod8 Extensions
 - x. Loss of Water - R5 000

2. OPTIONAL COVERS

- 2.1 Business All Risks
- 2.2 Personal Accident for domestics

3. ADVOC8 - Legal Protection and Assistance

- 3.1 R100 000 legal costs and expenses for:
 - i. Employment and CCMA issues
 - ii. Civil litigation
 - iii. Dispute resolution
 - iv. Legal advice for trustees
 - v. 24 hour access to legal professionals

4. ACCOMMOD8 EXTENSIONS

- 4.1 Cost of reletting (per policy) - R10 000
- 4.2 Tenant relocation (per unit) - R10 000

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- 4.3 Buildings awaiting sale (per unit) - R10 000
- 4.4 Litigation costs (per unit) - R5 000
- 4.5 Early termination of the lease (per unit) - R10 000
- 4.6 Theft by tenants (per unit) - R10 000
- 4.7 Special circumstance loss of rent (per unit/ maximum of six months) - R5 000 per month

- 4.8 Protection and preservation (per unit) - R10 000
- 4.9 Emergency evacuation - R5 000 per event
- 4.10 Land and water clean-up (per policy) - R10 000
- 4.11 Decontamination (per policy) - R10 000
- 4.12 Garden extension (per unit) - R10 000
- 4.13 Alterations and additions (per policy) - R10 000

COMMERCIAL BUILDINGS

1. POLICY HIGHLIGHTS

- 1.1 Automatic Extensions
 - i. R15 000 Glass cover (accidental damage)
 - ii. R10 000 Full theft cover
 - iii. R30 000 000 Public liability
 - iv. R250 000 Accidental damage
 - v. Loss of rent limited to 25% of sum insured (until tenanted)
 - vi. Subsidence and landslip
 - viii. Accommod8 extensions
 - ix. Landlords office contents - R50 000
 - x. Loss of water - R5 000

2. OPTIONAL COVERS

- 2.1 Business All Risks
- 2.2 Machinery breakdown
- 2.3 Full geyser maintenance
- 2.4 Accommod8 exclusive extensions (Protection against tenant related and other risks).

3. ADVOC8 - Legal Protection and Assistance

- 3.1 R100 000 legal costs and expenses for:

- i. Employment and CCMA issues
- ii. Civil litigation
- iii. Dispute resolution
- iv. Legal advice for the property owner
- v. 24 hour access to legal professionals

4. ACCOMMOD8 EXTENSIONS

- 4.1 Cost of reletting (per policy) - R10 000
- 4.2 Tenant relocation (per unit) - R10 000
- 4.3 Buildings awaiting sale (per unit) - R10 000
- 4.4 Litigation costs (per unit) - R5 000
- 4.5 Early termination of the lease (per unit) - R10 000
- 4.6 Theft by tenants (per unit) - R10 000
- 4.7 Special circumstance loss of rent (per unit/ maximum of six months) - R5 000 per month
- 4.8 Protection and preservation (per unit) - R10 000
- 4.9 Emergency evacuation - R5 000 per event
- 4.10 Land and water clean-up (per policy) - R10 000
- 4.11 Decontamination (per policy) - R10 000
- 4.12 Garden extension (per unit) - R10 000
- 4.13 Alterations and additions (per policy) - R10 000

HOMEOWNERS / HOMEOWNERS ASSOCIATION

Accommod8 is a total property insurance solution covering many rental related risks.

1. POLICY HIGHLIGHTS

- 1.1 Competitive rates
- 1.2 Very comprehensive cover

2. AUTOMATIC EXTENSIONS

- 2.1 R20 000 Accidental damage to marble and granite tops
- 2.2 R11 000 000 Public liability
- 2.3 R5 000 Damage to garden
- 2.4 R2 500 Guards
- 2.5 Subsidence and landslip
- 2.6 Nat-Assist emergency home assistance services
- 2.7 Loss of rent limited to 20% of the sum insured

- 2.8 Accommod8 extensions
- 2.9 Included removal of trees up to a limit of R5 000
- 2.10 Locks and Keys limit increased to R5 000
- 2.11 Removal of bees up to a limit of R2 500 any one occurrence
- 2.12 Included power surge up to a limit of R10 000
- 2.13 Prevention of access - loss of rent extension available

3. ACCOMMOD8 EXTENSIONS

- 3.1 Cost of reletting (per policy) - R10 000
- 3.2 Tenant relocation (per unit) - R10 000
- 3.3 Buildings awaiting sale (per unit) - R10 000
- 3.4 Litigation costs (per unit) - R5 000
- 3.5 Early termination of the lease (per unit) - R10 000
- 3.6 Theft by tenants (per unit) - R10 000

- 3.7 Special circumstance loss of rent (per unit/ maximum of six months) - R5 000 per month
- 3.8 Protection and preservation (per unit) - R10 000
- 3.9 Emergency evacuation - R5 000 per event

- 3.10 Land and water clean-up (per policy) - R10 000
- 3.11 Decontamination (per policy) - R10 000
- 3.12 Garden extension (per unit) - R10 000
- 3.13 Alterations and additions (per policy) - R10 000

CLAIMS PROCEDURES - Accommod8 Claims

We hereby confirm the claim procedure for clarification purposes:

1. Plumbing and geyser-related claims Contact 24Fix on 0861 448 448
 - i. The above number is available 24/7
 - ii. NB - The excess applicable is payable to 24Fix.
2. All other claims other than plumbing below R10 000
 - i. Option 1
 - Appoint own contractor on emergency claims below R10 000 (e.g. glass or gate motors) and send invoice to our Claims department.

- The Claims department will evaluate the loss and pay cash in lieu to the insured subject to the loss being covered in terms of the policy within 24-hours of receipt of all documentation.

- ii. Option 2

Contact our Claims department to register the claim and we will refer this to a preferred supplier or assessor.

3. All other claims above R10 000 to be referred to our Claims department.
4. Call 011 455 5241 for all claims.



ROADSIDE ASSISTANCE SERVICE

Within RSA Borders

- Toll-free access 24-hours a day, 7 days a week, 365 days a year.



PRODUCT BENEFITS

1. Basic Service

1.1 Mechanical and Electrical breakdown service:

- During Office Hours: Vehicle to be towed to the most appropriate repairer. If the vehicle is still under warranty then the vehicle must be towed to the closest dealer. The client can however have the vehicle towed to his choice of destination as long as the towing cost (distance) does not exceed the cost of towing to the nearest dealer or repairer. In a case where the client requests for the vehicle to be towed further than the nearest repairer/place of safekeeping, the client will have to pay for any additional costs immediately to the appointed Service Provider.
- After Hours: Vehicle to be towed to the nearest place of safekeeping. Upon this the client will qualify for a second tow on the following day to have the vehicle moved to the most appropriate repairer. The client can however have the vehicle towed to his choice of destination as long as the towing cost (distance) does not exceed the cost of towing

to the nearest dealer or repairer. In a case where the client requests for the vehicle to be towed further than the nearest repairer/place of safekeeping, the client will have to pay for any additional costs to the appointed service provider and will not qualify for a second tow.

- 1.2 A service provider is dispatched to change a flat tyre
- 1.3 Vehicle running out of fuel (10 litres of fuel supplied, limited to 2 incidents per annum)
- 1.4 Flat battery
- 1.5 A battery jump-start
- 1.6 Keys locked inside vehicle
- 1.7 Locksmith's call out fee and first hour's labour. If a key has broken in the ignition/door, a service provider will be dispatched. Additional services, such as a tow-in, are for the member's account
- 1.8 Smart Key
- 1.9 The vehicle will be towed to the nearest dealer, up to a maximum of R500

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1.10 In the event of a breakdown which occurs more than 100km from the members place of residence the member will qualify for one of the following Mechanical and Electrical breakdown service:

- i. One night's accommodation (maximum value R500);
- ii. OR Rental of a class B vehicle for one day, (subject to a 200km limit, a valid credit card is to be presented);
- iii. Repatriation of vehicle (maximum value R500).

EXCLUSIONS

- Commercial vehicles used for conducting a business or trade
- Cost of repair or parts or replacements such as battery, tyre(s), locks and keys
- Cost of accident/collision tow-ins
- Cost of repair of locks and/or ignition as a result of attempted theft
- Cost of locksmith in the event of keys lost and not locked inside
- Cost of assistance not arranged by call centre operator
- Cost of assistance outside of RSA borders
- Vehicles that are unroadworthy or in a state of neglect

EMERGENCY MEDICAL ASSISTANCE (EMS)

For medical advice on subjects ranging from emergencies to information on chronic medication, simply call 0861 448 448, 24-hours a day. The case managers at Europ Assistance South Africa are highly qualified and trained to deal with all types of medical-related incidents.

1. The 24-hour Emergency Medical Service consists of:

- 1.1 Europ Assistance South Africa will dispatch the most appropriate response vehicle for the emergency
- 1.2 Telephonic guidance and advice in case of resuscitation, severe bleeding, etc. This is provided by a highly trained paramedic or nurse, who will advise on the progress of the emergency medical response
- 1.3 Transportation to the most appropriate medical facility. Once the emergency medical response has arrived at the scene and assessed the situation, the member(s) will be taken to the closest, most appropriate place of medical care
- 1.4 Guaranteed payment on admission to hospital, i.e. up to R2000 guaranteed deposit to the medical facility for emergency lifesaving treatment (Europ Assistance South Africa will, where applicable, recover the amount from the member)

- 1.5 Child safety for minors left stranded by the emergency. Europ Assistance South Africa will arrange for a safe and accompanied transport of the minor(s) to a place of safety
- 1.6 Monitoring and updating on request. Europ Assistance South Africa will monitor the member's condition during transportation and provide updates to the family and patient's doctor
- 1.7 Medical repatriation will occur if the member needs to be transported to their normal place of residence under specialised care, as a result of a medical emergency
- 1.8 Repatriation of mortal remains should the member die more than 100km away from home, as a result of a medical emergency.
- 1.9 Arrangements for compassionate visit by a family member

2. When should you call Europ Assistance South Africa?

- 2.1 If you have a medical emergency and need first aid guidance and/or the dispatching of emergency medical services.

All medical transportation must be authorised by Europ Assistance South Africa. Failure to obtain proper authorization could result in the member being liable for costs incurred.

HOME MAINTENANCE REPAIRS (Bed & Breakfast only)

The scope of the product includes ordinary home maintenance and repairs and does not cover replacements. The maximum indemnity per claim is

R2000 including VAT. In respect of each claim, the policyholder is responsible for an excess of R280 including VAT, payable to the Service Provider

directly. The benefits are valid within the borders of South Africa and the services of a technician or service provider should be requested via the Europ

Assistance SA contact centre, which is available 24-hours a day.

PLUMBING

1. Plumbing repairs refer to:

- 1.1 Burst and leaking water connections and pipes (maximum 2 metres piping), includes tap washers, toilet leaks, toilet rubbers, shower outlets and seating of taps
- 1.2 Municipal connections inside the property
- 1.3 Blocked drains, toilets, baths, taps and sinks (this excludes the use of a drain machine)
- 1.4 Geyser overflow and valves

2. Exclusions

- 2.1 Replacement of geyser(s)
- 2.2 Burst geysers(s), including any consequential losses – whether direct or indirect – as well as any damage/loss to geyser(s) (valves, thermostat or overflow) which is covered by any other insurance/warranty scheme/maintenance plan)

- 2.3 Repairs of consequential damage as a result of a burst geyser, burst water connections and pipes
- 2.4 Replacement or rerouting of pipes
- 2.5 Replacement of taps
- 2.6 Specialised or imported sanitary ware
- 2.7 Cleaning septic tanks and french drains
- 2.8 Blockage due to cement, collapsed pipes, extensive tree roots or other foreign objects, which cannot be opened by standard drain equipment
- 2.9 Underground water fault or leak detection
- 2.10 Refitting or replacement of tiles and paving
- 2.11 Repairs to existing installations not complying with regulated specifications such as SABS and other
- 2.12 Parts that are no longer available or where the item is irreparable

HOUSEHOLD MOTORS

1. Household motor repairs refer to:

- 1.1 Pool motors
- 1.2 Jacuzzi motors
- 1.3 Electric gate motors
- 1.4 Electric garage motors

2. Exclusions

- 2.1 Remote controls, receivers and back-up batteries
- 2.2 Cleaning, repair or replacement of filters

- 2.3 Booster pumps
- 2.4 Mechanical repairs such as gear boxes and bearings
- 2.5 Gate or garage door rails or runners, springs, tensioners, gear drives, belts and mechanical pumps
- 2.6 Loss or damage due to wear and tear
- 2.7 Parts that are no longer available or where the item is irreparable
- 2.8 Pond motors, i.e. Koi

APPLIANCES

1. Appliance repairs refer to repairs to the following “white” appliances:

- 1.1 Fridges and freezers
- 1.2 Microwave ovens
- 1.3 Ovens and stoves
- 1.4 Washing machines and tumble driers
- 1.5 Dishwashers

2. Exclusions

- 2.1 Repairs or replacements of faulty parts where the appliance was not in good working order when cover commenced, or if it was mishandled or misused and not operated in accordance with manufacturer's/installer's design intentions
- 2.2 Repairs or contribution towards a complete replacement in the event of parts no longer being available
- 2.3 Repair to the external framework, external wiring, cabinet and non-functional cosmetic parts of the appliance (including external inlet and outlet piping)
- 2.4 Repairs or replacement of TV antennas or devices, remote control receivers and batteries
- 2.5 Cleaning, repair or replacement of glass shelving/tops, supplementary items or auxiliary items

- 2.6 Routine cleaning of video heads, CD and DVD pick-up eyes
- 2.7 Appliances older than eight years, parts that are no longer available or where the item is irreparable
- 2.8 Changing or replacement of light bulbs
- 2.9 Appliances used for commercial, hire or industrial use
- 2.10 Gas refill for fridges or freezers
- 2.11 Wear and tear (door seals, drive belts and or chains, gearboxes, bearings, flanges, impellers etc)

ELECTRICAL

1. Electrical repairs refer to:

- 1.1 Faulty earth leakage relays (1 phase and 3 phase)
- 1.2 General house wiring faults and main cable faults (maximum 2 (two) metres cable)
- 1.3 Geyser connections, thermostats and elements
- 1.4 Faulty plugs, faulty circuits and faulty distribution boards
- 1.5 Replacement of burnt connections and plug points
- 1.6 Power failures
- 1.7 Lightning strike on wiring only (maximum 2 (two) metres cable)
- 1.8 Faulty lights or light fittings within the building
- 1.9 Lightning strikes on wiring only (maximum 2 (two) metres)
- 1.10 Faulty connections to all electrical motors and points (for domestic premises only)
- 1.11 Faulty geyser connections, thermostats and elements

2. Exclusions

- 2.1 Changing or replacement of light bulbs
- 2.2 Repair or replacement of specialised lighting and light fittings (for example: neon lights, low voltage lights, transformers, spots and the like) and/or security, garden, gate lights or any external lights

- 2.3 Repair or replacement of intercom systems (including power supply and cabling)
- 2.4 Repair or replacement of under floor heating (including supply cables)
- 2.5 Any damage whatsoever as a result of power surge
- 2.6 Loss of neutral causing power surge
- 2.7 Underground electrical fault detection (including hidden cables that are not easily accessible)
- 2.8 Loss or damage resulting from the withholding or restriction by any service provider to supply power
- 2.9 Compliance certificates and any items required to be attended to in order to comply with an Electrical Certificate of Compliance
- 2.10 Repair or maintenance to walls as a result of fault finding
- 2.11 Refitting or replacement of tiles and paving
- 2.12 Repairs or replacement of geyser load management system
- 2.13 Parts that are no longer available or where the item is irreparable
- 2.14 Upgrades to electrical distribution boards, circuit breakers and earth leakages
- 2.15 The complete replacement of electrical distribution boards, circuit breakers and earth leakages

ELECTRONIC

1. Electronic repairs refer to repairs to the following "brown" appliances:

- 1.1 TV
- 1.2 VCR
- 1.3 Hi-Fi (excluding component systems and speakers)
- 1.4 DVD

2. Exclusions

- 2.1 Repairs effected by a party other than Europ Assistance SA or one of its duly appointed service providers or repair agents
- 2.2 Loss or damage caused by fire, lighting, storm, water, malicious or accidental damage, theft or any risks covered in terms of a standard multi-peril or personal lines insurance policy
- 2.3 Compensation for consequential damage of any nature

- 2.4 The first amount payable (Excess amount of R280) and the amount of the claim in excess of the covered limit (R2000). The excess is payable to the service provider on completion of the repair
- 2.5 Repair, replacement or breakdown of items or any part thereof covered by the manufacturer's/ installer's warranty/guarantee or the National Home Builders Registration Council's Warranty Scheme
- 2.6 Upgrading of infrastructure
- 2.7 Damage occurring in connection with or resulting from aesthetic defects such as cracks, scratches or dents insofar as they do not adversely affect the normal operation of the policyholder's property
- 2.8 Breakdown of items or parts recalled or to be recalled by the manufacturer/installer
- 2.9 Loss or damage resulting from any commercial or profit-making activity which is conducted from the home unless such activity has been notified to and accepted by Europ Assistance SA

- 2.10 Damages which may be caused – whether direct or indirect – by repairers/sub-contractors to any items/property in the home in the course and scope of repairing the damage/loss
- 2.11 Refitting, reconstruction or replacement of areas which required cutting, digging or removing of tiles, bricks, paving and/or garden or lawn surfaces
- 2.12 Appliances older than 8 years of age
- 2.13 Repairs to DVD recorder hard drives
- 2.14 Replacement of LCD/Plasma screens should the screens not be locally available
- 2.15 Repair of LCD/Plasma units if the local supplier is unable to provide the parts
- 2.16 Parts that are no longer available or where the item is irreparable

LEGAL ASSISTANCE

Legal Assist is a 24-hour telephonic advice line manned by qualified in-house attorneys who provide guidance on all legal matters.

1. Unlimited general telephonic legal advice which includes:

- 1.1 Criminal offences
- 1.2 Labour matters
- 1.3 Fines
- 1.4 Debt
- 1.5 Contracts
- 1.6 Divorce
- 1.7 Maintenance
- 1.8 Motor vehicle accidents

2. Members have access to Europ Assistance SA national panel of attorneys where they will enjoy the following benefits:

- 2.1 One free 30-minute consultation
- 2.2 One free letter
- 2.3 One telephone call

3. To further assist members, Europ Assistance SA has put together useful standard documents which may be used

- 3.1 Divorce kit
- 3.2 Small Claims Court kit
- 3.3 Child maintenance kit
- 3.4 Domestic employment agreements
- 3.5 Lease agreements
- 3.6 Purchase and sales agreements
- 3.7 Last will and testament

EXCESS WAIVER (Motor Section only)

This policy will reduce the insured's basic excess and reduce the additional excess in respect of theft and hi jacking following the occurrence of such an event.

- Cars (private & business use) = R90 per vehicle per Month
- LDVs (for domestic and business use) Light Commercial vehicles (GVM up to 3,500 kg), motorcycles, tractors, trailers, caravans, golf carts = R150 per vehicle per month
- Light to medium trucks (3,5 ton to 10 ton); special type vehicles that might be at the hotels, etc. like fire engines, water carrying vehicles, etc. = R170 per vehicle per month
- Heavy commercial trucks/horses/trailers and buses – please refer to us for a quote.

- Basic Excess is covered up to 5% of claim
- Additional theft/hijacking excess is covered up to 10% of claim
- Other additional, voluntary and penalty excesses are not covered
- Maximum amount X'S Sure will pay out is R30 000

Excess waiver is subject to the general conditions, exclusions and definitions from the underlying policy (being the Insured's latest insurance policy covering all the Insured's vehicles comprehensively) unless specifically stated otherwise. Should the underlying Insurer repudiate the Insured's claims for any reason whatsoever, no cover will be in force with this policy.

Subject to:

CONTACT

Contact us for any Roadside, EMS, Home or Legal Assistance 24-hours a day on

0861 448 448

