



# Hospitality: BnB Sure

## Key Highlights: Policy Wording Updates

Effective 1 January 2021

Section / Extension	Current wording	New wording
<b>General condition 3 a</b>	<p><b>Cancellation</b></p> <p>This policy or any section may be cancelled at any time by the company giving 30 days' notice in writing (or such other period as may be mutually agreed) or by the insured giving immediate notice.</p> <p>On cancellation by the insured, the company shall be entitled to retain the customary short period or minimum premium for the period the policy or section has been in force. On cancellation by the company, the insured shall be entitled to claim a pro-rata proportion of the premium for the remainder of the period of insurance from the date of cancellation, subject to General Condition 4.</p>	<p><b>Cancellation and variation to cover</b></p> <p>This policy or any section may be cancelled, varied or changed at any time by the company giving 30 days' notice in writing (or such other period as may be mutually agreed). The insured can cancel the policy with immediate effect.</p> <p>On cancellation by the insured, the company shall be entitled to retain the customary short period or minimum premium for the period the policy or section has been in force.</p> <p>On cancellation by the company, the insured shall be entitled to claim a pro-rata proportion of the premium for the remainder of the period of insurance from the date of cancellation, subject to General Condition 4.</p>
<b>General condition 3 d</b>		<p><b>Change in circumstances</b></p> <p>In the event that the insured has a change in circumstances, the company needs to be notified in writing before such change occurs to ensure continuation of cover. The company will confirm in writing whether the change in circumstances have been accepted. If the risk has materially changed, the company may increase or decrease the premium, add or remove special terms and conditions. If the company is not advised of any change we may decline to indemnify or compensate the insured for any loss, damage or liability.</p>
<b>General condition 5 – Claims</b>		<p>e. any claims arising out of the loss or damage caused by vermin, rodents or the like is excluded.</p>
<b>General conditions 7 – Fraud</b>	<p>If any claim under this policy is in any respect fraudulent, either in part or in full, or if any fraudulent means or devices are used by the insured or anyone acting on their behalf or with their knowledge or consent to obtain any benefit under this policy or if any event is occasioned by the wilful act or with the connivance of the insured, the benefit afforded under this policy in respect of any such claim shall be forfeited.</p>	<p>If any claim under this policy be in any respect fraudulent or if any fraudulent means or devises be used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy or if any accident, loss, destruction, damage or liability be occasioned by the wilful act or with the connivance of the Insured all benefits under this Policy shall be forfeited.</p>

<p><b>General condition 14</b></p>		<p><b>Arbitration</b></p> <p>Should any difference arise between the company and the insured or any claimant as to the amount of any claim under this policy the same shall be referred to arbitration in accordance with the statutory provisions in force at the time and the obtaining of any award shall be a condition precedent to any right of action against the company.</p>
<p><b>General exception 7</b></p>	<p><b>Epidemic / Pandemic Exclusion</b></p> <p>Notwithstanding anything contained to the contrary herein, this Policy does not cover any claim or loss directly or indirectly caused by, happening through, in consequence of or resulting from, in connection with or contributed to by</p> <ol style="list-style-type: none"> <li>a. Any Coronavirus or Coronavirus disease including but not limited to SARS-CoV2 / COVID-19, Avian Influenza, Severe Acute Respiratory Syndrome Coronavirus (SARS-CoV)</li> <li>b. any mutation or variation of a) above</li> <li>c. any infectious epidemic/pandemic (if classified either way by the appropriate national or international body/agency) which leads to:             <ol style="list-style-type: none"> <li>i. the imposition of quarantine or restriction in movement of people or animals by the national or international body or agency; and/or</li> <li>ii. any travel advisory or warning being issued by a national or international body or agency</li> </ol> </li> <li>d. arising from any fear or threat (whether actual or perceived) of the above</li> <li>e. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of the above.</li> </ol>	<p><b>Communicable disease exclusion</b></p> <ol style="list-style-type: none"> <li>1. Notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of, attributable to, resulting from, originating from, occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.</li> <li>2. For the purposes of this exclusion, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:             <ol style="list-style-type: none"> <li>2.1 for a Communicable Disease, or</li> <li>2.2 any property insured hereunder that is affected by such Communicable Disease.</li> </ol> </li> <li>3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:             <ol style="list-style-type: none"> <li>3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</li> <li>3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid</li> </ol> </li> </ol>

	<p>If the Insurer alleges that by reason of this exclusion, any loss is not covered by this insurance contract the burden of proving the contrary rests on the Insured.</p>	<p>transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and</p> <p>3.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.</p> <p>4. This exclusion applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).</p> <p>5. All other terms, conditions and exclusions of the policy remain the same. If the Insurer alleges that by reason of this exclusion, any loss, damage or liability is not covered by this Policy the burden of proving the contrary rests on the Insured.</p>
<p><b>General exception 8</b></p>		<p><b>Property cyber and data exclusion</b></p> <p>1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:</p> <p>1.1 Cyber Loss;</p> <p>1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;</p> <p>regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>2. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p>

		<p>3. This exclusion supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.</p> <p><b>Definitions</b></p> <p>4. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.</p> <p>5. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.</p> <p>6. Cyber Incident means:</p> <p>6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or</p> <p>6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.</p> <p>7. Computer System means:</p> <p>7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.</p>
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<p><b>General exception 9</b></p>		<p><b>Pollution and contamination exclusion</b></p> <p>1. This Contract shall not cover any loss or damage due to contamination, pollution, soot, deposition, impairment with dust, chemical precipitation, adulteration, poisoning, impurity, or due to any limitation or prevention of the use of objects because of hazards to health.</p> <p>2. This exclusion does not apply if such loss or damage arises as a direct consequence of</p> <p>a. the perils</p> <p style="padding-left: 40px;">Fire, Lightning, Explosion, Impact of Aircraft</p> <p style="padding-left: 40px;">Vehicle Impact, Sonic Boom</p> <p style="padding-left: 40px;">Accidental escape of water from any tank apparatus or pipe</p> <p style="padding-left: 40px;">Riot, Civil Commotion, Malicious Damage</p> <p style="padding-left: 40px;">Storm, Hail</p> <p style="padding-left: 40px;">Flood, inundation</p> <p style="padding-left: 40px;">Earthquake</p> <p style="padding-left: 40px;">Landslide, Subsidence</p> <p style="padding-left: 40px;">Pressure of Snow, Avalanche</p> <p style="padding-left: 40px;">Volcanic Eruption or</p> <p>b. a physical damage of the type insured by the original policy which occurred on the insured premises.</p>

		<p>3. If a peril not excluded from the original policy arises directly from pollution and/or contamination any loss or damage arising directly from that peril shall be covered.</p> <p>4. All other terms and conditions of the Contract shall be unaltered and especially the exclusions shall not be superseded by this clause</p>
<p><b>General provisions</b></p> <p><b>6. Meaning of words</b></p>	<p>The schedules and any endorsements thereto and the policy wording shall be read together and any word or expression to which specific meaning has been given in any part thereof shall bear such meaning wherever it may appear.</p> <p>a. Bed &amp; Breakfast</p> <p>Wherever the term “Bed &amp; Breakfast” or “B&amp;B “ shall appear in this policy it shall be deemed to include guesthouse, boutique hotel, and Lodge as stated in the schedule of the policy.</p>	<p>The schedules and any endorsements thereto and the policy wording shall be read together and any word or expression to which specific meaning has been given in any part thereof shall bear such meaning wherever it may appear.</p> <p>i. Bed &amp; Breakfast - A bed and breakfast (or B&amp;B) is a smaller lodging establishment that offers overnight accommodation and breakfast, but usually does not offer other meals. These types of lodging are usually privately owned and have owners or managers living on the same premises, either in the same building or an adjacent building.</p> <p>ii. Accommodation – A room to stay overnight or temporarily for a fee in an equipped bed &amp; breakfast establishment.</p> <p>iii. Other facilities – This would mean anything besides bed &amp; breakfast i.e. dinners, restaurants, conference, spa or weddings etc.</p> <p>iv. Other activities – This would mean anything besides normal activities associated with a bed &amp; breakfast i.e. bike riding, canoeing, team building or horse riding etc.</p>
<p><b>General Provisions 10 Post Trauma counselling</b></p>	<p>The company will pay the cost of trauma counselling as a result of any event following violence or the threat of violence or any event caused by external, sudden and/or visible means of a traumatic nature at the premises or as a result of the driving of any vehicle insured by this policy but limited to R3,000 any one person and R15,000 any one event.</p>	<p>The company will pay the cost of trauma counselling as a result of any event following violence or the threat of violence or any event caused by external, sudden and/or visible means of a traumatic nature at the premises or as a result of the driving of any vehicle insured by this policy to the value of R3,000 for any one person and R15,000 for any one event.</p>

<b>Backpackers, holiday homes &amp; short term rental properties endorsement</b>	<b>Conditions</b> <ol style="list-style-type: none"> <li>1. A R5,000 theft excess is applicable to the contents section if the premises are left unattended for a period longer than 24 hours. However, this excess will be waived if the alarm system is activated and proof provided that a signal was received by the alarm company's control centre following a break-in.</li> <li>2. When the buildings are untenanted theft cover will be subject to there being forcible and violent entry into and/or exit from the buildings.</li> </ol>	<b>Conditions</b> <ol style="list-style-type: none"> <li>1. When the buildings are untenanted theft cover will be subject to there being forcible and violent entry into and/or exit from the buildings</li> <li>2. In the event of theft when the premises is left unattended a R5,000 theft excess is applicable to the contents section if the premises are left unattended for a period longer than 24 hours. However, this excess will be waived if the alarm system is activated and proof provided that a signal was received by the alarm company's control centre following a break-in.</li> </ol>
<b>Buildings – Peril 4 Storm, wind, water hail or snow</b>	<p>Storm, wind, water, hail or snow excluding damage to gates, fences and retaining walls, unless more specifically insured, caused by underground heave, landslip or subsidence but this exclusion will not apply to the removal of land supporting the property insured by flowing surface water.</p>	<ol style="list-style-type: none"> <li>4. Storm, wind, water, hail or snow excluding damage             <ol style="list-style-type: none"> <li>a. to gates, fences (anything other than standard brick construction) and retaining walls, unless more specifically insured</li> <li>b. caused by underground heave, tidal wave originating earthquake or volcanic eruption, landslip or subsidence but this exclusion will not apply to the removal of land supporting the property insured by flowing surface water</li> <li>c. to property by wear and tear or gradual deterioration</li> </ol> </li> </ol>
<b>Buildings – Extensions 3 – Professional and other rebuilding costs</b>	<p>The company will pay costs necessarily incurred by the insured with its written consent</p> <ol style="list-style-type: none"> <li>a. in demolishing the property insured, removing debris from the site and erecting hoardings required for building operations;</li> <li>b. for architects' quantity surveyor's and consulting engineers fees;</li> <li>c. for local authorities' scrutiny fee;</li> <li>d. for complying with government or local authorities requirements.</li> </ol> <p>Provided that the company is not liable to pay costs or fees to undamaged parts of the building, or costs incurred in complying with any government</p>	<p>The company will pay costs necessarily incurred by the insured with its written consent</p> <ol style="list-style-type: none"> <li>a. in demolishing the property insured, removing debris from the site and erecting hoardings required for building operations;</li> <li>b. for architects' quantity surveyor's and consulting engineers fees;</li> <li>c. for local authorities' scrutiny fee;</li> <li>d. for complying with government or local authorities requirements.</li> </ol> <p>Provided that the company is not liable to pay costs or fees to undamaged parts of the building, or costs incurred in complying with any government or local authority requirement notified to the insured before the damage</p>



	or local authority requirement notified to the insured before the damage occurred	<p>occurred, but in no case exceeding 20 percent of the amount payable in respect of such damage and provided that the total amount recoverable shall not exceed the sum insured on the property affected.</p> <p>The amount payable in respect of such fees shall not include expenses incurred in connection with the preparation of the Insured's claim</p>
<b>Buildings – Extension 5 – Public supply or mains connections</b>	The company will pay for accidental damage to water, sewerage, gas, electricity and telephone connections for which the insured is legally responsible between the building and the public supply or mains connections.	The company will pay for accidental damage to water, sewerage, gas, electricity and telephone connections for which the insured is legally responsible between the property and the public supply or mains connections.
<b>Buildings – Extensions 12 – Geyser Endorsement</b>	In the event of there being a second geyser claim in a twelve month period the insured is required within 10 days of such second claim to obtain at his own cost a full report from a suitably qualified plumber confirming that any additional geysers in the insured premises have been serviced and all defects remedied. Failure to produce this report confirming that all geysers in the premises have been serviced and repaired will result in no further insurance for the remaining geysers until such service is confirmed.	Extension deleted, second claim geyser excess in 12 months added
<b>Buildings – Extensions 21 – Rent and alternative accommodation</b>	<p>If the premises becomes uninhabitable because of loss or damage caused by a defined event the company will pay</p> <p>a. rent for which the insured is liable in his/her personal capacity and not as a B&amp;B by having to vacate the insured premises and obtain alternative accommodation for the insured and domestic employees normally resident with the insured.</p> <p>b. any reasonable additional costs incurred with its consent in providing alternative accommodation for the insured and domestic employees normally resident with the insured but only for the period necessary for reinstatement and up to 20 percent of the contents sum insured.</p>	<p>If the premises becomes uninhabitable because of loss or damage caused by a defined event the company will pay</p> <p>a. rent for which the insured is liable in his/her personal capacity and not as a B&amp;B by having to vacate the insured premises and obtain alternative accommodation for the insured and domestic employees normally resident with the insured.</p> <p>b. any reasonable additional costs incurred with its consent in providing alternative accommodation for the insured and domestic employees normally resident with the insured but only for the period necessary for reinstatement and up to 20 percent of the building sum insured.</p>

<b>Buildings – Extension 23 – Damage caused by animals and baboons extension</b>	<b>Damage caused by animals and baboons extension</b> <p>This section is extended to include accidental damage to buildings caused by animals other than domestic pets provided that:</p> <ol style="list-style-type: none"> <li>the maximum amount payable by us will not be more than R10,000 any one event</li> <li>you will be responsible for the first R1,000 of each and every claim.</li> </ol>	<b>Damage caused by animals, baboons and monkeys extension</b> <p>This section is extended to include loss of damage to buildings caused by animals other than domestic pets provided that:</p> <ol style="list-style-type: none"> <li>the maximum amount payable by us will not be more than R50,000 any one event</li> <li>you will be responsible for the first amount payable of 5% minimum R2,000 of each and every claim.</li> </ol>
<b>Contents – 33. Damage caused by animals and baboons extension</b>	<b>Damage caused by animals and baboons extension</b> <p>This section is extended to include accidental damage to contents caused by animals other than domestic pets provided that:</p> <ol style="list-style-type: none"> <li>the maximum amount payable by us will not be more than R10,000 any one event.</li> <li>you will be responsible for the first R1,000 of each and every claim.</li> </ol>	<b>Damage caused by animals, baboons and monkeys extension</b> <p>This section is extended to include loss of damage to contents caused by animals other than domestic pets provided that:</p> <ol style="list-style-type: none"> <li>the maximum amount payable by us will not be more than R50,000 any one event.</li> <li>you will be responsible for the first amount payable of 5% minimum R2,000 of each and every claim.</li> </ol>
<b>Contents – Extensions and clauses – 2b – Bilking extension</b>	<p>The insurance under this item is limited to the value of a guest account which is not settled in full prior to their final departure from the insured premises provided that this does not cover bad debts or unpaid bill where the guest has previously stayed at the insured premises. Cover is limited to an amount not exceeding R25,000 any one loss and R40,000 in any one twelve month period but excludes the first R1,000 of any such loss.</p> <p>Cover extends to include the use of fraudulent credit cards or accounts which have been fraudulently settled, excluding the value of a lost reservation or any other form of consequential loss and only if discovered within 48 hours of the transaction being processed. Cover is limited R5,000 per event and R15,000 in any one twelve month period but excludes the first R1,000 of any such loss.</p>	<p>The insurance under this item is limited to the value of a guest account which is not settled in full prior to their final departure from the insured premises provided that this does not cover bad debts or unpaid bill where the guest has previously stayed at the insured premises. Cover is limited to an amount not exceeding R25,000 any one loss and R40,000 in any one twelve month period but excludes the first R1,000 of any such loss.</p> <p>Cover extends to include the use of fraudulent credit cards or accounts which have been fraudulently settled, excluding the value of a lost reservation or any other form of consequential loss and only if discovered within 14 days of the transaction being processed. Cover is limited R5,000 per event and R15,000 in any one twelve-month period but excludes the first R1,000 of any such loss.</p>
<b>Contents – Perils</b>		Impact damage to buildings resulting in damage to the contents

<p><b>Contents – Specific Conditions – removed from if stated in the schedule to apply to into the wording as a condition</b></p>	<p>Where any item of jewellery or watch exceeded the limit of R5 000 in value, it is a condition of this policy that it shall be kept in a locked safe securely bolted to the floor or wall of the building when the building is not occupied by the insured.</p>	<p><b>High valued jewellery</b></p> <p>Cover provided by this section is strictly subject to the insured item/s being stored in a locked safe that is bolted down when not being worn. A valuation certificate and a security certificate as to the condition of the clasp/s and/or setting (where applicable) is to be submitted for each and every item with a sum insured of R5,000 or higher.</p> <p>If an item of jewellery is stolen and there is no valuation certificate then the maximum we will settle per item of jewellery is R2,500.</p>
<p><b>Contents – Extensions 11 – Personal effects of guests – b – Paying guests</b></p>	<p>The company will indemnify any paying guests temporarily residing with the insured up to a maximum amount of R30,000 or as stated in the schedule if their household goods and personal effects (excluding money and negotiable instruments) not otherwise insured are lost or damaged by a defined event whilst on the property of the insured premises.</p>	<p>The company will indemnify any paying guests temporarily residing with the insured up to a maximum amount of R30,000 or as stated in the schedule if their household goods and personal effects (excluding money and negotiable instruments) not otherwise insured are lost or damaged by a defined event or accidental damage by persons in the employment of the establishment whilst on the property of the insured premises.</p>
<p><b>Contents - Extensions 12 – Rent and alternative accommodation</b></p>	<p>Rent and alternative accommodation</p> <p>If the premises becomes uninhabitable because of loss or damage caused by a defined event the company will pay</p> <ol style="list-style-type: none"> <li>rent for which the insured is liable in his/her personal capacity and not as a B&amp;B by having to vacate the insured premises and obtain alternative accommodation for the insured and domestic employees normally resident with the insured.</li> <li>any reasonable additional costs incurred with its consent in providing alternative accommodation for the insured and domestic employees normally resident with the insured but only for the period necessary for reinstatement and up to 20 percent of the contents sum insured.</li> </ol>	<p>Rent and alternative accommodation (if building is insured on policy, extension is cancelled)</p> <p>If the premises becomes uninhabitable because of loss or damage caused by a defined event the company will pay</p> <ol style="list-style-type: none"> <li>rent for which the insured is liable in his/her personal capacity and not as a B&amp;B by having to vacate the insured premises and obtain alternative accommodation for the insured and domestic employees normally resident with the insured.</li> <li>any reasonable additional costs incurred with its consent in providing alternative accommodation for the insured and domestic employees normally resident with the insured but only for the period necessary for reinstatement and up to 20 percent of the contents sum insured.</li> </ol>

<b>Contents – 18. Accidental damage</b>	<p>The company will indemnify the insured for accidental damage to property insured. This extension does not cover</p> <ul style="list-style-type: none"> <li>a. consequential loss of any nature.</li> <li>b. loss, destruction or damage caused by or resulting from <ul style="list-style-type: none"> <li>i. wear and tear.</li> <li>ii. depreciation.</li> <li>iii. electrical or mechanical breakdown.</li> <li>iv. rust, mildew, moth, vermin, insects.</li> </ul> </li> </ul>	<p>The company will indemnify the insured for accidental damage to property insured. This extension does not cover</p> <ul style="list-style-type: none"> <li>a. consequential loss of any nature.</li> <li>b. loss, destruction or damage caused by or resulting from <ul style="list-style-type: none"> <li>i. wear and tear.</li> <li>ii. depreciation.</li> <li>iii. electrical or mechanical breakdown.</li> <li>iv. rust, mildew, moth, vermin, insects, rodents.</li> </ul> </li> </ul>
<b>All risk – High valued jewellery – removed from if stated in the schedule to apply to into the wording as a condition</b>	<p>Where any item of jewellery or watch exceeded the limit of R5 000 in value, it is a condition of this policy that it shall be kept in a locked safe securely bolted to the floor or wall of the building when the building is not occupied by the insured.</p>	<p><b>High valued jewellery</b></p> <p>Cover provided by this section is strictly subject to the insured item/s being stored in a locked safe that is bolted down when not being worn. A valuation certificate and a security certificate as to the condition of the clasp/s and/or setting (where applicable) is to be submitted for each and every item with a sum insured of R5,000 or higher.</p> <p>If an item of jewellery is stolen and there is no valuation certificate then the maximum we will settle per item of jewellery is R2,500.</p>
<b>Electronic Equipment – Clauses and extensions – Power surge or lightning strikes</b>	<p>All loss or damage to the property insured by power surges or lightning strikes will be subject to an additional excess of 10 percent of the net amount payable for the items so damaged subject to a minimum of R1 000 but not exceeding R2 000 per occurrence</p>	<p>All loss or damage to the property insured by power surges or lightning strikes will be subject to an additional cumulative excess of R1,000 per occurrence.</p> <p>However, should the property insured be appropriately and adequately protected by suitable and functioning safeguards against electrical supply fluctuations and proof of this can be supplied to the company then this additional excess will be waived.</p>
<b>Motor – Exceptions to Sub Section A</b>		<p>5. Costs exceeding R1,000 in respect of towing and / or storage costs at a supplier not within the Company's motor claims supply chain.</p>

<b>Motor – Locks and keys extension</b>	<p>The company will indemnify the insured for cost necessarily and reasonably incurred following loss of or damage to locks and keys (including cardkeys and remote control devices) for the vehicle. Payment will be made without alteration of the claim free group or application of an excess. The company's liability shall not exceed, in respect of any one event, the amount of R10,000.</p>	<p>The Company will indemnify the Insured in respect of the cost of replacing locks and keys, including the remote alarm controller and, if necessary, the reprogramming of any coded alarm system of any insured vehicle and including upliftment costs following upon the disappearance of any key or alarm controller of such vehicle or following upon the Insured having reason to believe that any unauthorised person may be in possession of a duplicate of such key or alarm controller, provided that</p> <p>i. the Company's liability shall not exceed R20,000</p> <p>The provisions of this Section relating to first amount payable and No Claim Discount shall not apply to this extension.</p>
<b>Motor – Description of use clause</b>	<ol style="list-style-type: none"> <li>1. Use for social domestic and pleasure purposes and use for the business or occupation of the insured excluding Racing speed or other contests, rallies, trials, carriage of explosives or carriage of any load or passengers exceeding the capacity for which it is constructed or licensed to carry or use for any purpose in connection with the motor trade. The indemnity to the insured in connection with any vehicle shall operate while such vehicle is in the custody or control of a member of the motor trade for the purpose of its overhaul, upkeep or repair.</li> <li>2. Use for social domestic and pleasure purposes only excluding racing, speed or other contests, rallies, trials, carriage of explosives or carriage of any load or passengers exceeding the capacity for which it is constructed or licensed to carry or use for any purpose in connection with the motor trade.</li> </ol> <p>The indemnity to the insured in connection with any vehicle shall operate while such vehicle is in the custody or control of a member of the motor trade for the purpose of its overhaul, upkeep or repair.</p>	<ol style="list-style-type: none"> <li>1. Use for social domestic and pleasure purposes and use for the business or occupation of the insured excluding Racing speed or other contests, rallies, trials, carriage of explosives or carriage of any load or passengers exceeding the capacity for which it is constructed or licensed to carry or use for any purpose in connection with the motor trade. The indemnity to the insured in connection with any vehicle shall operate while such vehicle is in the custody or control of a member of the motor trade for the purpose of its overhaul, upkeep or repair.</li> <li>2. Use for social domestic and pleasure purposes, use for the business or occupation of the insured or for the use of other business excluding Racing speed or other contests, rallies, trials, carriage of explosives or carriage of any load or passengers exceeding the capacity for which it is constructed or licensed to carry or use for any purpose in connection with the motor trade. The indemnity to the insured in connection with any vehicle shall operate while such vehicle is in the custody or control of a member of the motor trade for the purpose of its overhaul, upkeep or repair.</li> <li>3. Use for social domestic and pleasure purposes only excluding racing, speed or other contests, rallies, trials, carriage of explosives or carriage of any load or passengers exceeding the capacity for which it</li> </ol>

		<p>is constructed or licensed to carry or use for any purpose in connection with the motor trade.</p> <p>The indemnity to the insured in connection with any vehicle shall operate while such vehicle is in the custody or control of a member of the motor trade for the purpose of its overhaul, upkeep or repair.</p>
<p><b>Liability – Exclusions 10 – Internet cyber liability (b)</b></p>	<p>No cover will apply in respect of claims relating to the following:</p> <ul style="list-style-type: none"> <li>i. Fraudulent use by any employee of the company’s electronic or external email.</li> <li>ii. Failure of systems to function and/or inability to transact/trade business for any reason, unless covered by (a) above.</li> <li>iii. Bulletin boards or chat rooms.</li> <li>iv. Failure of the insured to take precautions to prevent unauthorised access or use of an electronic system or programme.</li> <li>v. Legal actions brought within the USA and/or Canada and/or extensions which come under the jurisdiction of the United States of America and/or Canada.</li> </ul>	<p>The Policy does not cover liability arising out of the loss, damage, disclosure, inaccessibility, incorrect rendering, duplication or detrimental change to any Data or of any consequence therefrom, unless as a direct consequence of Damage to tangible property.</p> <p><b>Data</b> shall mean any machine readable information including ready for use programs or electronic data, irrespective of the way it is used and rendered including but not limited to text or digital media.</p>
<p><b>Liability – Spread of fire extension</b></p>	<p><b>Spread of Fire (if stated in the schedule to apply)</b></p> <p>This section of the policy will indemnify the insured in respect of any claim for which the insured is legally liable arising from the provisions of the National Veld and Forest Fire Act 101 of 1998 for an amount not exceeding R2 000 000 unless stated to the contrary on the schedule</p> <p>PROVIDED that the insured shall:</p> <ul style="list-style-type: none"> <li>a. maintain a fire break around the perimeter of his/her property</li> <li>b. keep basic firefighting equipment available and in proper working order at all times and have it regularly checked</li> <li>c. have the contact details of the local firefighting unit prominently</li> </ul>	<p><b>Spread of Fire</b></p> <p>This section of the policy will indemnify the insured in respect of any claim for which the insured is legally liable arising from the provisions of the National Veld and Forest Fire Act 101 of 1998 for an amount not exceeding R500,000 unless stated to the contrary on the schedule</p> <p>PROVIDED that the insured shall:</p> <ul style="list-style-type: none"> <li>a. maintain a fire break around the perimeter of his/her property</li> <li>b. keep basic firefighting equipment available and in proper working order at all times and have it regularly checked</li> <li>c. have the contact details of the local firefighting unit prominently</li> </ul>

	<p>displayed at the establishment at all time</p> <p>d. ensure that staff and employees have basic training in fire safety</p> <p>e. ensure that staff and guests adhere strictly to fire safety rules</p> <p>f. advise the relevant authorities of his/her intention to burn fire breaks</p> <p>Additional excess of R2,500 in respect of Spread of Fire</p>	<p>displayed at the establishment at all times</p> <p>d. ensure that staff and employees have basic training in fire safety</p> <p>e. ensure that staff and guests adhere strictly to fire safety rules</p> <p>f. advise the relevant authorities of his/her intention to burn fire breaks</p> <p>Additional excess of R2,500 in respect of Spread of Fire</p>
<b>Liability – Crisis Containment</b>	<p>Crisis Containment</p> <p>In respect of an Occurrence which may be subject to an indemnity under this policy in order to mitigate the loss the Insurer will agree to pay for reasonable and necessary crisis containment fees and costs incurred during the policy period. Crisis containment fees and costs shall mean the fees of crisis consultants to be appointed with the Insurer's prior approval and additional communication costs including media announcements, media advertising and expenses and emergency response telephone lines during the containment period of up to 30 days following the initial crisis notification.</p>	<p>Crisis Containment</p> <p>In respect of an Occurrence which may be subject to an indemnity under this policy in order to mitigate the loss the Insurer will agree to pay for reasonable and necessary crisis containment fees and costs incurred during the policy period. Crisis containment fees and costs shall mean the fees of crisis consultants to be appointed with the Insurer's prior approval and additional communication costs including media announcements, media advertising and expenses and emergency response telephone lines during the containment period of up to 30 days following the initial crisis notification and the limit of liability shall not exceed R1,000,000 per claim.</p>
<b>Business Interruption – Extensions and clauses 6. Other events</b>	<ol style="list-style-type: none"> <li>Loss following interruption of or interference with the business in consequence of murder, rape, suicide, food or drink poisoning, contagious or infectious diseases, vermin, pests, or defective sanitary arrangements occurring at the premises or shark attack or wild animal attack within 5 kilometres or bomb threat or oil spill within 20 kilometres of the premises to which this insurance relates.</li> <li>Loss following the interruption of or interference with the business resulting from the cancellation of a sporting or cultural or other such event within 50 kilometres of the premises to which this insurance relates. In the event of such loss the insured is required to provide such proof as may be required by the company to substantiate the loss.</li> </ol>	<ol style="list-style-type: none"> <li>Loss directly resulting from interruption of or interference with the business in consequence of <ol style="list-style-type: none"> <li>violent crime, murder, rape or suicide occurring at the premises stated in the schedule</li> <li>food or drink poisoning at the premises stated in the schedule</li> <li>closure of the premises stated in the schedule due to vermin, pests, or defective sanitary arrangements</li> <li>shark attack or wild animal attack within 1km of the premises stated in the schedule</li> </ol> </li> </ol>



	<ol style="list-style-type: none"> <li>3. Loss following the interruption of or interference with the business resulting from staff stayaways, legal or otherwise. The company shall not be liable for any loss incurred in the first two days of such stayaway.</li> <li>4. Loss following interruption of or interference with the business following the death or hospitalisation following accident of a “key” member of the business being a spouse, partner or manager. In every case the company’s liability will be limited to a max of 30 days from the death or first hospitalisation including the recuperation period if any.</li> <li>5. Interruption or interference with the business following the failure of any equipment necessary in the operation of the establishment but excluding the first R1,000 of any loss. Cover shall commence when the failure of such equipment is reported. The insured shall take all reasonable steps to minimise such loss.</li> <li>6. Loss following interruption of or interference with the business following the hospitalisation and recuperation period as a result of illness of a “key” member of the business being a spouse, partner or manager. The company will not be responsible for the first seven days of such loss but where the period of hospitalisation and recuperation exceeds seven days the company shall be liable for the full period but in every case limited to 21 (twenty one) days from date of first hospitalisation.</li> <li>7. Loss of revenue following the cancellation of accommodation by a guest by any reason over which the guest has no control and which specifically prevents the insured from being able to fulfil the booking. In respect of any event giving rise to such claim the insured must produce satisfactory proof that no alternate arrangement could have been made. The insured will be responsible for the first R500 of any such loss.</li> </ol>	<ol style="list-style-type: none"> <li>e. bomb threat or oil spill to beaches, rivers or waterways within 1km of the premises.</li> </ol> <p>All covers (a to e) are limited to a 3 month indemnity period or a maximum of R250 000 whichever in the greater.</p> <ol style="list-style-type: none"> <li>2. Loss directly resulting from the interruption of or interference with the business resulting from the cancellation of a public sporting or cultural event within 5 kilometres of the premises stated in the schedule. In the event of such loss the insured is required to provide such proof as may be required by the company to substantiate that such loss was caused as a result of the cancelled event. The insured will be responsible for the first R500 of any such loss. The company’s maximum indemnity of R100 000 will apply per event or R250 000 per twelve month period.</li> <li>3. Loss directly resulting from the interruption of or interference with the business resulting from staff stayaways, legal or against the employer’s contract. The company shall not be liable for any loss incurred in the first two days of such stayaway and the maximum indemnity of R50 000 per event.</li> <li>4. Loss directly resulting from interruption of or interference with the business following the death or hospitalisation resulting from an accident of a “key” member of the business being a spouse, partner or manager. In every case the company’s liability will be limited to a maximum of 30 days from the death or first hospitalisation including the recuperation period. The company’s maximum indemnity of R100 000 will apply per event or R250 000 per twelve month period.</li> <li>5. Loss directly resulting from Interruption of or interference with the business following the failure of any equipment at the premises necessary in the operation of the establishment but excluding the first R1,000 of any loss. Cover shall commence when the failure of such equipment is reported. The insured shall take all reasonable steps to</li> </ol>
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	<p>8. Loss following interruption of or interference with the business by any event giving rise to abnormal noise at any neighbouring premises within 250 metres of the premises insured by this policy following building operations except where the insured was aware of the building operations having commenced or being due to commence at the time of accepting the reservation the subject of the claim at such neighbouring premises. This extension does not apply to road works noise. In every case the company's liability will be limited to a maximum of 30 days or R100,000 per event or R250,000 per a twelve month period</p> <p>9. Loss following interruption of or interference with the business as a result of the infestation of the premises by bees, wasps or hornets.</p> <p>10. Loss of revenue following the interruption or interference with the business as a result of any inappropriate behaviour by a member of the insured's staff. It is a condition precedent to liability that the inappropriate behaviour which leads to such loss of income shall result in the fair dismissal of the staff member concerned.</p> <p>11. Loss of revenue following the cancellation of reservation by a guest in the event that their trip is curtailed (either shortened or altered) due to:</p> <ol style="list-style-type: none"> <li>The unexpected death, injury or illness of any of the travelling party residing at the insured's establishment or the unexpected death, injury or illness of a close business associate or family member.</li> <li>The guest's home or the home of any of the travelling party temporarily residing at the insured's establishment is badly damaged by fire, storm or flood. In respect of any event giving rise to such claim the insured must produce satisfactory proof that no alternate arrangement could have been made. The insured will be responsible for the first R500 of any such loss.</li> </ol>	<p>minimise such loss. The company's maximum indemnity of R50 000 will apply per event.</p> <p>6. Loss directly resulting from interruption of or interference with the business following the hospitalisation and recuperation period as a result of illness of a "key" member of the business being a spouse, partner or manager. The company will not be responsible for the first seven days of such loss but where the period of hospitalisation and recuperation exceeds seven days the company shall be liable for the full period but in every case limited to 21 (twenty one) days from date of first hospitalisation. The company will not be liable for the first 24 hours in the event of each and every claim. The company's maximum indemnity of R100 000 will apply per event or R250 000 per twelve month period.</p> <p>7. Loss directly resulting from the cancellation of</p> <ol style="list-style-type: none"> <li>accommodation defined as bed and breakfast, by a guest by any reason over which the guest has no control and which specifically prevents the insured from being able to fulfil the accommodation booking. In respect of any event giving rise to such claim the insured must produce satisfactory proof that no alternate arrangement could have been made.</li> <li>other facility and/or activity offered at the premises. <b>If stated in the schedule to apply</b> and the specific facility and/or activity noted.</li> </ol> <p>The insured will be responsible for the first R500 of any such loss. In every case the company's liability will be limited to a maximum of 30 days or R100,000 per event or R250,000 per twelve month period.</p> <p>8. Loss directly resulting from interruption of or interference with the business by any event giving rise to abnormal noise at any neighbouring premises within 250 metres of the premises insured by this policy following building operations except where the insured was aware of the building operations having commenced or being due to commence at the time of accepting the reservation the subject of the claim at such</p>
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		<p>neighbouring premises. This extension does not apply to road works noise. In every case the company's liability will be limited to a maximum of 30 days or R100,000 per event or R250,000 per twelve month period.</p> <p>9. Loss directly resulting from interruption of or interference with the business as a result of the infestation of the premises by bees, wasps or hornets. In every case the company's liability will be limited to a maximum of 30 days or R100,000 per event or R250,000 per twelve month period.</p> <p>10. Loss directly resulting from the interruption or interference with the business as a result of any inappropriate behaviour by a member of the insured's staff. It is a condition precedent to liability that the inappropriate behaviour which leads to such loss shall result in the fair dismissal of the staff member concerned. The company's maximum indemnity of R50 000 will apply per event.</p> <p>11. Loss directly resulting from the cancellation of reservation by a guest in the event that their trip is curtailed (either shortened or altered) due to:</p> <ol style="list-style-type: none"> <li>a. The unexpected death, injury or illness of any of the travelling party residing at the insured's establishment or the unexpected death, injury or illness of a close business associate or family member.</li> <li>b. The guest's home or the home of any of the travelling party temporarily residing at the insured's establishment is badly damaged by fire, storm or flood.</li> </ol> <p>In respect of any event giving rise to such claim the insured must produce satisfactory proof that no alternate arrangement could have been made. The insured will be responsible for the first R500 of any such loss. In every case the company's liability will be limited to a maximum of 30 days or R100,000 per event or R250,000 per twelve month period.</p>
<p><b>Fidelity Section – Defined events – 2b</b></p>		<p>iv. The term “dishonest personal financial gain” shall not include gain by an employee in the form of salary, salary increases, fees, commission, bonuses, promotions or other emoluments</p>

<b>Fidelity Section – Defined events</b>		2. the amount claimed under this section may not exceed R30 000 in a 12 month period
<b>Cyber Fund Protect</b>		Cyber Funds Protect wording added
<b>Tax and CPA</b>		New wording added
<b>BnB Club</b>	Always subject to underwriting conditions noted on the policy schedule points are made up as follows and reflect on the 1 <sup>st</sup> page of the policy schedule	Always subject to underwriting conditions noted on the policy schedule points are made up as follows and reflect on the 1 <sup>st</sup> page of the policy schedule and subject to the loss ratio being below 70%
<b>BnB Club – Pink Status – 400 points</b>	No loss of claims discount on first claim	No loss of claims discount on first claim on contents only
<b>BnB Club – Green Status</b>	No loss of claims bonus up to 2 claims in 12 month period	No loss of claims discount up to 2 claims in a 12 month period on contents only
	Benefits all doubled on extensions	This has been deleted
<b>BnB Club – Green Status</b>	Power Surge cover increased to R50 000	This has been deleted
		Plumbing and electrical sum insured increased by R2,000 at no additional premium
<b>BnB Club – Blue Status</b>	All other standard excesses halved (excluding motor section)	Standard excesses halved and applicable to Building and Contents only
	No loss of Claims Bonus	No loss of claims discount up to 3 claims in a 12 month period on contents only
	Benefits all doubled on extensions	This has been deleted
	No limit on power surge additional lightning excess waived	This has been deleted
		Plumbing and electrical sum insured increased by R3,000 at no additional premium
		Tax & CPA premium halved

<b>Building excess</b>	<ul style="list-style-type: none"> <li>• Basic – R1,000</li> <li>• Loss or Damage caused by lightning / power surge – 10% of claim min R1 000, max R10,000</li> <li>• Storm/Bursting pipes – R1,500</li> <li>• Burst geysers without resultant damage – R1,500</li> <li>• Burst geyser with resultant damage – 10% of claim min R2,500</li> </ul>	<ul style="list-style-type: none"> <li>• Basic – R1,000</li> <li>• Loss or damage caused by lightning/power surge – 10% of claim minimum R1,000 maximum R10,000</li> <li>• Storm/Flood – 5% of claim minimum R2,500</li> <li>• Burst geysers/burst pipes without resultant damage – R1,000</li> <li>• Burst geyser / burst pipes with resultant damage – 10% of claim minimum R2,500</li> <li>• Second geyser claim in 12 month period – additional per risk address – R1,500</li> </ul>
<b>Contents excess</b>	<ul style="list-style-type: none"> <li>• Basic – R1,000</li> <li>• Lightning / Power Surge – 10% min R1,000 max R10,000</li> <li>• Bilking – R1,000</li> <li>• Loss or damage from unoccupied premises – R5,000</li> <li>• Theft by guests – 10% of claim min R500</li> <li>• Guest Effects – R1,000</li> <li>• Loss of or damage to any cellular telephone – R500</li> </ul>	<ul style="list-style-type: none"> <li>• Basic – R1,000</li> <li>• Lightning/Power surge – 10% minimum R1,000 maximum R10,000</li> <li>• Loss or damage from unoccupied premises – R5,000</li> <li>• Loss of or damage to any cellular telephone – additional R1,000</li> <li>• Storm/Flood excess – 5% of claim, minimum R2,500</li> </ul>
<b>Theft excess</b>	<ul style="list-style-type: none"> <li>• Basic – R500</li> <li>• Second claim in 12 month period – R1,000</li> </ul>	<ul style="list-style-type: none"> <li>• Basic – 10% of claim minimum R1,000</li> </ul>
<b>All Risk excess</b>	<ul style="list-style-type: none"> <li>• Wearing apparel and personal effects – R250</li> <li>• Loss of or damage to any cellular telephone – R500</li> <li>• Loss or damage to laptops – 10% of claim minimum R1,000</li> <li>• Loss damage caused by lightning / power surge – 10% of claim minimum R1,000</li> </ul>	<ul style="list-style-type: none"> <li>• Wearing apparel and personal effects – R500</li> <li>• Loss of or damage to any electronic device – R1,000</li> <li>• Loss or damage to laptops – 10% of claim minimum R1,000</li> <li>• Loss damage caused by lightning / power surge – 10% of claim minimum R1,000</li> </ul>

<b>Electronic Equipment excess</b>	<ul style="list-style-type: none"> <li>• Basic – 10% min R1,000</li> <li>• Loss or damage by lightning / power surge – 10% of claim min R1 000 and max R2,000</li> <li>• Second claim in 12 months - R1,000 (not applicable to fire and storm claims)</li> </ul>	<ul style="list-style-type: none"> <li>• Basic – 10% minimum R1,500</li> <li>• Loss or damage by lightning / power surge – additional R1,000 – however if protected by suitable, functioning safeguard, excess waived</li> </ul>
<b>Motor Section excess</b>	<p>Basic excess</p> <ul style="list-style-type: none"> <li>• Sum insured up to R149,999 – 5% of claim, min R2,000</li> <li>• Sum insured R150,000 – R349 999 – 5% of claim min R2,500</li> <li>• Sum insured R350,000 – R499 999 – 5% of claim min R3,500</li> <li>• Sum insured R500,000 and above – 5% of claim, min R5,000</li> </ul> <p>Trailers and caravans</p> <ul style="list-style-type: none"> <li>• Basic excess – 5% of claim, min R500</li> </ul> <p>Motorcycles</p> <ul style="list-style-type: none"> <li>• Cruisers - Basic excess – 5% of claim, min R1,000</li> <li>• All other motorcycles – 5% of claim, min R2,000</li> </ul> <p>Theft/Hijack</p> <ul style="list-style-type: none"> <li>• If vehicle not yet fitted with an approved tracking device during the grace period – additional 10% of claim</li> </ul> <p>Windscreens</p> <ul style="list-style-type: none"> <li>• Windscreen replacement – 20% of claim, min R250</li> <li>• Windscreen repair – Nil</li> </ul> <p>Locks and keys</p> <ul style="list-style-type: none"> <li>• Basic – 15% of claim, min R500</li> </ul>	<p>Basic excess</p> <ul style="list-style-type: none"> <li>• Sum insured up to R149,999 – 5% of claim minimum R2,500</li> <li>• Sum insured R150,000 – R349,999 – 5% of claim minimum R3,500</li> <li>• Sum insured R350,000 – R499,999 – 5% of claim minimum R5,000</li> <li>• Sum insured R500,000 and above – 5% of claim minimum R7,500</li> </ul> <p>Trailers and caravans</p> <ul style="list-style-type: none"> <li>• Basic excess – 5% of claim minimum R1,000</li> </ul> <p>Motorcycles</p> <ul style="list-style-type: none"> <li>• Basic excess – 5% of claim minimum R2,000</li> </ul> <p>Additional first amount payable</p> <ul style="list-style-type: none"> <li>• If vehicle is driven by <ul style="list-style-type: none"> <li>– A person under 25 years of age and over 75 years of age – R1,000</li> <li>– A person under 21 years of age – R2,000</li> <li>– A person licensed for less than 3 years – R2,000</li> </ul> </li> <li>• Single vehicle collision – additional 5% of claim minimum R2,500</li> </ul> <p>Third party damage only – R1,000</p> <p>Theft/Hijack</p> <ul style="list-style-type: none"> <li>• If vehicle not yet fitted with an approved tracking device during the grace</li> </ul>

		<p>period – additional 10% of claim, only upon tracker being requested and a requirement</p> <p>Windscreens</p> <ul style="list-style-type: none"> <li>• Windscreen replacement – 20% of claim minimum R500</li> <li>• Windscreen repair – Nil</li> </ul>
<b>Pleasurecraft excess</b>	<ul style="list-style-type: none"> <li>• Basic - 2% of claim, min R750</li> </ul>	<ul style="list-style-type: none"> <li>• Basic – 5% of claim minimum R1,000</li> </ul>

## Contact

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