

# Tailored, Hospitality Insurance for your business

## Bryte offers an extensive range of niche, risk management solutions for businesses in the Hospitality industry.

- We serve customers across every hospitality niche and have a deep understanding of the risks faced
- We partner with you – at every stage – to identify a comprehensive range of potential risks to your business and establishment
- We provide risk mitigation advice to help reduce your business' exposure
- We present a broad category of insurance solutions to minimise losses arising from a covered event

Our business risk management solutions are designed to offer you peace of mind, giving you more time to focus on growing your business, delivering quality products and exceeding customer expectations.

### We are committed to helping you:

- Protect your business' assets
- More effectively manage tangible losses due to business interruption
- Safeguard against potential liability claims specific to your business/industry

### Our core risk management offerings fall under these niche categories:

- BnB Sure
- Boutique Stay
- Wine, Dine & Leisure
- Tours & Transfers

**BnB Sure** provides cover for bed and breakfast and self-catering establishments, guesthouses, holiday homes and backpackers. Some key points include

- Close partnership with national associations, National Accommodation Association (NAA) and Fedhasa
- Premium discounts for owners over 55 and for members of any tourism association. Applicable to certain sections of the policy.
- Age excess waiver applicable to the contents and motor section if an owner is over 55 years of age
- Covers both the personal and business portions of the establishment
- No forcible and violent entry requirements for theft (for B&B and guesthouse establishments)
- Option available for Airbnb risks
- Subsidence and landslip included
- Power surge automatically included under the buildings or contents section for R20,000
- Automatic cover for personal effects of guests of R30,000
- Billing cover up to R25,000 automatically included
- Accidental damage automatically included for R20,000
- Deterioration of foodstuffs contained in refrigerator up to R12,500
- Signs, blinds and canopies up to R25,000
- Professional clean up costs following death, suicide, murder or assault for R15,000
- Hold up in driveway and goods stolen cover up to R10 000
- Veterinary fees for accidental bodily injury for R5,000
- Goods in the open covered for fire, storm or theft up to R35,000
- Damage by a registered laundry for R15 000
- Liability limits up to R100 million, no signed disclaimer requirement. The policy can provide cover for activities that are not ordinarily offered. Cover extends to include
  - medical malpractice
  - crisis containment for up to 30 days
- Direct loss as a result of
  - prevention of access within 10 km radius which shall prevent or hinder use of the premises to a maximum of R500 000
  - failure of public supply of water, gas or electricity to the premises to a maximum of R500 000
  - failure of essential equipment up to R50 000
  - murder, suicide or rape up to R250 000
  - cancellation of accommodation beyond the control of a guest up to R100 000
  - food or drink poisoning up to R250 000
  - hospitalisation of a "key" member following accident or illness up to R100 000
- Motor cover extends to include
  - car hire for theft or accident
  - If the customer's vehicle is valued up to R500 000 and they are not responsible for an accident, no excess is payable and no claim discount remains in place

- Hospitality Assist App available for download in both Google Play and Apple Store



**Boutique Stay** product provides cover for lodges, boutique hotels, hotels, resorts and game farms (with overnight accommodation). Some key points include

- Post-trauma counselling included for R3,000 per person or R15,000 per event
- Claims preparation costs included for 15% of sum insured
- Contents for owner or manager can be covered on the policy
- Guest medical evacuation is available
- Material damage extended to cover
  - geyser cover is included under buildings
  - accidental loss of refrigerated stock of R30,000
  - theft subject to forcible entry/exit is included for R50 000
  - power surge included for R20,000
  - property of employees for R5,000
  - restoring of landscaped gardens for R25,000
  - signs, blinds and canopies for R50,000
  - damage by animals, baboons and monkeys for R100,000
  - stock in transit for R5,000
  - undamaged stock as a result of a loss which has expired covered up to R100 000
  - guest property damaged by fire covered up to R20 000
- Crime extends to cover
  - no forcible and violent entry requirements for theft
  - loss or damage of employee clothing for R10,000
  - theft of guests property included for R30,000
- Motor cover extends to include
  - car hire following theft or accident
  - passenger liability for R2.5 million
  - loss of keys for R20,000
- Broadform liability cover specific to industry requirements and can include various elements such as spa treatments/ animal attack/hunting/horse riding and/or adventure activities. Cover extends to include
  - spread of fire for R500,000
  - crisis containment for up to 30 days
  - products liability
  - employers liability
  - errors and omissions for R5 million
- Direct loss as a result of
  - prevention of access within 10 km radius which shall prevent or hinder use of the premises to a maximum of R1 000 000
  - failure of public supply of water, gas or electricity to the premises to a maximum of R1 000 000
  - shark/wild animal attack within 1 km radius to a maximum of R250 000
  - violent crime, murder or suicide to a maximum of R250 000
  - loss of liquor licence to a maximum of R250 000
  - air conditioning, ventilation or extraction failure to a maximum of R250 000
  - bilking for R25,000
  - evacuation costs of guests for R50,000

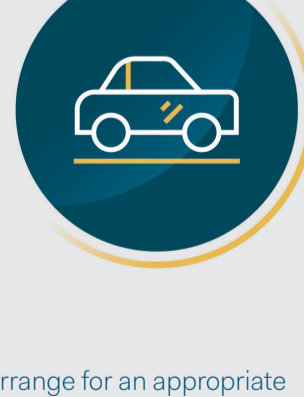


**Wine, Dine & Leisure** provides cover for wedding venues, restaurants (Franchise and Privately owned) including take away facilities, cafes, convention centres, golf clubs, wellness centres, spas and banquet halls, delis and caterers. Some key points include

- Claims preparation costs included for 15% of sum insured
- Material damage extended to cover
  - accidental damage to bathroom fixtures and fittings
  - theft accompanied by forcible entry for R20,000
  - loss or damage to external signs, blinds, canopies and outdoor furnishing included for R50,000
  - accidental loss of refrigerated stock of R30,000
  - death of fish stock due to pollution or contamination for R10,000
  - theft of external fixtures and fittings for R10,000
  - power surge included for R20,000
  - property of employees for R5,000
  - damage caused by escape of beer or other beverages for R20,000
  - stock in transit for R5,000
  - seasonal increase of stock by 10%
  - accidental breakage of fixed glass included for R10,000
  - removal of vermin and pests for R5000
- Crime extends to cover
  - loss or damage of employee clothing for R10,000 and personal effects for R5,000
  - replacement of locks and keys for R10,000
  - theft of guests property included for R30,000
  - loss following dishonesty of an employee
- Motor cover extends to include
  - car hire following theft or accident
  - passenger liability for R2.5 million
  - loss of keys for R20,000
- Broadform liability cover includes food and drink poisoning up to limit of indemnity. Cover extends to include or can provide cover for
  - treatments, services and listed activities
  - hosting of weddings for up to 150 guests
  - crisis containment for up to 30 days
  - products liability and employers liability
  - children's play areas
  - security firm employees whilst conducting duties on the insured premises
  - errors and omissions for R5 million
- Direct loss as a result of
  - dine & dash cover included for R2,500 for restaurants and bilking cover of R20 000 for leisure establishments
  - prevention of access within 10 km radius which shall prevent or hinder use of the premises to a maximum of R1 000 000
  - failure of public supply of water, gas or electricity to the premises to a maximum of R1 000 000
  - armed robbery, violent crime, murder or suicide limited to R250 000
  - food or drink poisoning limited to R250 000
  - loss of liquor licence up to R250 000
  - air conditioning, ventilation or extraction failure up to R250 000
  - surrounding property limitations up to R250 000
  - franchising fees included in standing charges
  - generator failure up to R250 000
  - loss as a result of franchise condition for R10,000
  - Hospitalisation of key member of the business

**Tours and Transfers** provides cover for tour operators, travel agents, tour brokers, tourism related transport, shuttles and transfer operators. Some key points include

- Passenger liability outside of RSA
- Cover can extend to temporary drivers
- Broadform liability
- Professional indemnity is optional
- Passenger personal accident is optional
- Motor cover extends to cover or can provide cover for
  - medical emergency costs as a result of injury by accident for R2,000 per occupant but not exceeding R25,000
  - loss of keys for R20,000
  - credit shortfall subject to maximum indemnity
  - loss of use cover as a result of an accident or theft
  - theft of customers/guests property for R5,000
  - emergency expenses for 7 days
- Direct loss as a result of
  - prevention of access within 10 km radius which shall prevent or hinder use of the premises up to a maximum of R1 million
  - shark/wild animal attack within 1 km radius limited to R250 000
  - cancellation of bookings due to illness, injury or death up to a limit of R250 000
  - evacuation costs of guests for R50,000



### Hospitality Assist – 0800 55 66 77

Hospitality Assist includes cover for emergencies. In the event of a home emergency, we shall arrange for an appropriate repairer (electrician, plumber, etc.) to address the problem at one nominated address. The services mentioned below are limited to R3,000 per incident unless stated otherwise in the policy schedule and a maximum of 3 call outs per year.

### Household Services

Provides all labour and parts costs of electrical and plumbing services subject to a call out fee of R280 for the following: electrical or plumbing. Cover breakdown is reflected in the policy wording.

Household motors are excluded unless stated in the schedule.

### Appliance Maintenance on First Loss Basis

Repairs to domestic type unless more specifically insured and noted on the policy and subject to an excess of R280.

### Legal Service

Any legal or labour advice.

### Medical Service

Advice on medical problems.

### Emergency Glass and Windscreen Replacement

In the event that a policyholder requires assistance with repairs or replacement of windscreens or glass.

### Geyser Replacement

Assistance with any geyser replacement provided the buildings are insured with Bryte.

### Roadside and Mechanical Assist

Assistance with mechanical and electrical breakdown or a towing service to the nearest place of repair or safe keeping following such breakdown or following a motor accident to any vehicle stated on the schedule of the policy. You will have access to the following services in the event of a roadside emergency (limited up to R3,000 per incident):

- Jump-start service
- Tyre change service
- Fuel: in the event of the vehicle running out of fuel, 10 litres will be supplied
- Keys locked in the vehicle

### Tax and CPA Legal Costs

If you have selected this cover on your policy, it will provide cover for the legal costs of up to R300,000 per annum in defending a matter arising from a Tax or CPA claim made against the Insured.

### Guest Medical Evacuation

If you have selected this cover on your policy, it will provide cover for the evacuation of guests from your establishment. The call centre will assist you with the evacuation up to the limit you have selected.

### Contact

Registered Address  
Rosebank Towers, 5th Floor,  
15 Biermann Avenue,  
Rosebank, 2196,  
South Africa

T 011 088 7000

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