



Hospitality: Wine, Dine and Leisure

Key Highlights: Policy Wording Updates

Effective 1 January 2021

Section / Extension	Current wording	New wording
General Conditions	Subject to the provisions of Section 55 of the Short Term Insurance Act No: 53 of 1998 (as amended).	Deleted this sentence.
General Conditions 3 a	<p>Cancellation</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>Cancellation and variation to cover</p> <p>This policy or any section may be cancelled, varied or changed at any time by the company giving 31 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, unless cooling-off rights apply.</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>
General Conditions 3 c		<p>Change in circumstances</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>
General conditions 6 – Claims		f. any claims arising out of the loss or damage caused by vermin, rodents or the like is excluded
General Conditions 8 - Fraud	If any claim under this Policy is in any respect fraudulent 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	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,

	wilful act or with the connivance of the Insured, the benefit afforded under this Policy in respect of any such claim shall be forfeited.	damage or liability be occasioned by the wilful act or with the connivance of the Insured all benefits under this Policy shall be forfeited.
General conditions 13		Arbitration 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.
General provisions L	Post-trauma counselling 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.	Post-trauma counselling 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.
General exception 7	Epidemic / Pandemic Exclusion 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 <ol style="list-style-type: none"> a. Any Coronavirus or Coronavirus disease including but not limited to SARS-CoV2 / COVID-19, Avian Influenza, Severe Acute Respiratory Syndrome Coronavirus (SARS-CoV) b. any mutation or variation of a) above c. any infectious epidemic/pandemic (if classified either way by the appropriate national or international body/agency) which leads to: 	Communicable disease exclusion <ol style="list-style-type: none"> 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. 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"> 2.1 for a Communicable Disease, or

	<ul style="list-style-type: none"> i. the imposition of quarantine or restriction in movement of people or animals by the national or international body or agency; and/or ii. any travel advisory or warning being issued by a national or international body or agency <p>d. arising from any fear or threat (whether actual or perceived) of the above</p> <p>e. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of the above.</p> <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>2.2 any property insured hereunder that is affected by such Communicable Disease.</p> <p>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:</p> <ul style="list-style-type: none"> 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 3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and 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>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>General exception 8</p>		<p>Property cyber and data exclusion</p> <ul style="list-style-type: none"> 1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any: <ul style="list-style-type: none"> 1.1 Cyber Loss; 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from,

		<p>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> <ol style="list-style-type: none"> 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. 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>Definitions</p> <ol style="list-style-type: none"> 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. 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. 6. Cyber Incident means: <ol style="list-style-type: none"> 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
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<p>General exception 9</p>		<p>Pollution and contamination exclusion</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>Riot, Civil Commotion, Malicious Damage</p> <p>Storm, Hail</p> <p>Flood, inundation</p> <p>Earthquake</p> <p>Landslide, Subsidence</p> <p>Pressure of Snow, Avalanche</p> <p>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>Material Damage – Sub-Section A - Perils 8</p>	<p>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 and / or gradual deterioration.</p>	<p>Peril has been deleted</p>

Material Damage – Clauses and Extensions – Architects' and other professional fees clause	<p>The insurance under Sub-Section A includes professional fees (for estimates, plans, specifications, quantities, tenders and supervision) necessarily incurred in the reinstatement or replacement of the property insured following damage by a defined event, but in no case exceeding 15 % 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. The amount payable in respect of such fees shall not include expenses incurred in connection with the preparation of the Insured's claim.</p>	<p>The insurance under Sub-Section A includes professional fees (for estimates, plans, specifications, quantities, tenders and supervision) necessarily incurred in the reinstatement or replacement of the property insured following damage by a defined event, but in no case exceeding 20 % 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. The amount payable in respect of such fees shall not include expenses incurred in connection with the preparation of the Insured's claim.</p>
Material Damage – Clauses and Extensions – Power Surge	<p>The insurance granted by this Section will indemnify the Insured in respect of damage to items insured as a result of fluctuations in the power supply resulting in surges provided that</p> <ol style="list-style-type: none"> 1. the maximum amount payable by the Company will not exceed R50,000 or the amount stated in the schedule for any one event or series of events in any one (annual) period of insurance; 2. the Insured shall be responsible for the first amount payable reflected in the schedule; 3. the main electrical distribution boards supplying the circuits to which the damaged contents were connected are protected with surge and/or lightning arrestors and/or protection devices installed to ANS 0142 specification. 	<p>The insurance granted by this Section will indemnify the Insured in respect of damage to items insured as a result of fluctuations in the power supply resulting in surges provided that</p> <ol style="list-style-type: none"> 1. the maximum amount payable by the Company will not exceed R50,000 or the amount stated in the schedule for any one event; 2. the Insured shall be responsible for the first amount payable reflected in the schedule.

Material Damage – Clauses and Extensions – Temporary removal clause	<p>Except so far as is otherwise insured the property insured is covered whilst temporarily removed elsewhere on the premises stated in the schedule or to any other premises including transit by road, rail or inland waterway anywhere within the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi</p> <p>provided that</p> <ol style="list-style-type: none"> 1. unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process, the liability of the Company shall not exceed 15% of the sum insured applicable to any item; 2. the amount payable under this clause shall not exceed the amount that would have been payable had the loss occurred on the part of the premises from which the property is temporarily removed. 	<p>Except so far as is otherwise insured the property insured is covered for the insurance granted by this section whilst temporarily removed elsewhere on the premises stated in the schedule or to any other premises including transit by road, rail or inland waterway anywhere within the Republic of South Africa</p> <p>provided that</p> <ol style="list-style-type: none"> 1. unless such temporary removal is for the purpose of cleaning, renovation, repair or similar process, the liability of the Company shall not exceed 20% of the sum insured applicable to any item 2. the amount payable under this clause shall not exceed the amount that would have been payable had the loss occurred on the part of the premises from which the property is temporarily removed.
Material Damage – Clauses and Extensions – Geysers and Water Pipes		<p>Geysers and water pipes (subject to Buildings / Column 1 being insured on the policy)</p> <p>The company will indemnify the insured for bursting, leaking or overflowing of domestic heating installations or pipes including damage to such installations or pipes, installed in and forming part of the buildings. Provided that the company shall not be liable for the first amount payable as stated in the schedule.</p> <p>This extension is extended to Column 3 being insured should the insured not own the building however this is subject to the lease agreement stating the insured is responsible and a copy of such submitted to the Company as evidence.</p>
Material Damage – Clauses and Extensions – Greens Extension		<p>Greens and irrigation systems extension (if stated in the schedule to be included and subject to the employment of a qualified Greens Keeper)</p> <p>Damage to the whole or part of the property [Greens and or irrigation</p>

		<p>systems on the course and/or at the premises situated as stated.</p> <p>Greens Definition</p> <p>Any area on a golf course or at a bowling club described in the schedule and designated as a green, T-box and fairway for the game of golf and/or bowls owned by and under the control of the insured.</p>
Material Damage – Damage caused by animals, baboons and monkeys extension	<p>This Section extends to include loss of or damage to buildings as a result of the acts of animals other than domestic pets provided that</p> <p>The limit of indemnity in respect of each and every claim is R10,000 per event and the insured shall be responsible for the first R1,000</p>	<p>This Section extends to include loss of or damage to buildings as a result of the acts of animals other than domestic pets provided that</p> <ol style="list-style-type: none"> 1. the maximum amount payable by us will not be more than R100,000 any one event. 2. you will be responsible for the first amount payable of 5% minimum R2,000 of each and every claim.
Material Damage – Damage caused by guest extension	<p>This Section extends to include loss of or damage to buildings and contents as a result of the acts of guests or visitors other than cover provided under item 8 of Sub Section A: Property (Perils applicable) provided that</p> <p>The limit of indemnity in respect of each and every claim is R20,000 per event and the insured shall be responsible for the first R1,000</p>	<p>This Section extends to include loss of or damage to buildings and contents as a result of the acts of guests or visitors other than cover provided under item 7 of Sub Section A: Property (Perils applicable) provided that</p> <p>The limit of indemnity in respect of each and every claim is R20,000 per event and the insured shall be responsible for the first R1,000</p>
Material Damage – Stock in Transit	<p>The company will indemnify the insured up to a maximum amount of R5,000 for damage to stock caused by</p> <ol style="list-style-type: none"> a. fire, lightning, explosion, collision or overturning of the vehicle; b. theft or attempted theft provided that goods in an unattended vehicle were concealed and entry was visible, forcible and violent whilst in transit between the place of purchase, repair or renovation and the insured's premises. 	<p>The company will indemnify the insured up to a maximum amount of R5,000 for damage to stock or delivery in transit caused by</p> <ol style="list-style-type: none"> a. fire, lightning, explosion, collision or overturning of the vehicle; b. theft or attempted theft provided that goods in an unattended vehicle were concealed and entry was visible, forcible and violent whilst in transit between the place of delivery purchase, repair or renovation and the insured's premises.

Contents		Same as Boutique Stay (shortened version of BnB Sure) to allow for the domestic contents of the insured
All Risk – Specific exceptions 1.a	<p>1. loss of or damage to property resulting from or caused by</p> <p>a. loss or disappearance of the insured property from any motor vehicle, caravan, trailer or watercraft when left unattended unless such loss or disappearance follows upon forcible and violent entry or exit from the said motor vehicle, caravan, trailer or watercraft. In the case of motor vehicles, property not contained in a locked boot or concealed in a compartment forming part of the locked vehicle is restricted to a maximum amount of R5,000 any one claim, but excluding electronic devices, laptops, iPods, iPads, tablets and cellular phones which should be contained in a locked boot or concealed in a securely locked vehicle;</p>	<p>1 loss of or damage to property resulting from or caused by</p> <p>a. loss or disappearance of the insured property from any motor vehicle, caravan, trailer or watercraft when left unattended unless such loss or disappearance follows upon forcible and violent entry or exit from the said motor vehicle, caravan, trailer or watercraft. In the case of motor vehicles, property not contained in a locked boot or concealed in a compartment forming part of the locked vehicle is restricted to a maximum amount of R5,000 any one claim, but excluding electronic devices, laptops, iPods, iPads, tablets and cellular phones which should be contained in a locked boot or concealed in a securely locked vehicle;</p> <p>Should theft not be accompanied by forcible and violent entry or exit from such vehicle, we will pay provided that:</p> <p>i. the items should be individually listed on the schedule and cover is limited to 75% of the specified values, if any items are not individually specified, maximum cover for such items will be, limited to R5,000.</p> <p>ii. The insured will be responsible for a first amount payable of 10% of claim subject to a minimum of R500.</p> <p>iii. The Company's total liability under this extension shall not exceed R10,000 for items which are individually listed in the schedule.</p>
Consequential Loss		Renamed Business Interruption
Consequential Loss – Specific Conditions 2	On the happening of any Damage in consequence of which a claim may be made under this Section the Insured shall, in addition to complying with general conditions 6 and 7, with due	On the happening of any damage in consequence of which a claim may be made under this section, the insured shall, in addition to complying with General conditions 6 and 7, with due diligence do or concur in doing

	<p>diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimise or check any interruption of or interference with the business or to avoid or diminish the loss and in the event of a claim being made under this Section shall, not later than 30 days after the expiry of the indemnity period, or within such further time as the Company may in writing allow, at their own expense deliver to the Company in writing a statement setting forth particulars of their claim together with details of all other insurance covering the loss or any part of it or consequential loss of any kind resulting therefrom. No claim under this Section shall be payable unless the terms of this specific condition have been complied with and in the event of non-compliance therewith in any respect any payment on account of the claim already made shall be repaid to the Company forthwith.</p>	<p>and permit to be done all things which may reasonably practicable to minimise or check any interruption of or interference with the business or to avoid or diminish the loss.</p> <p>In the event of a claim being made under this section the insured shall, not later than 30 days after the expiry of the indemnity period, or within such further time as the company may in writing allow, at their own expense deliver to the company in writing a statement setting forth particulars of their claim together with details of all other insurance covering the loss or any part of it or consequential loss of any kind resulting therefrom.</p> <p>No claim under this section shall be payable unless the terms of this specific condition have been complied with and, in the event of non-compliance therewith in any respect, any payment on account of the claim already made shall be repaid to the company forthwith.</p>
<p>Consequential Loss – Hospitalisation of Key Member</p>		<p>Loss following interruption of or interference with the business or resulting in day to day operational disruption following the hospitalisation and recuperation period as a result of illness of a “key” member of the business. 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 14 (fourteen) days from date of first hospitalisation.</p> <p>The company shall not be liable for the first 24 hours in the event of each and every claim under this extension.</p>
<p>Consequential Loss – Item 8 Cancellation of bookings</p>	<p>The insurance under this item is limited to the loss of the value of deposits received for the reservation (booking) of accommodation in consequence of returning or refunding such deposits following curtailment or cancellation of the relevant bookings due to a cause listed below:</p>	<p>The insurance under this item is limited to the loss of the value of deposits received for a reservation (booking) in consequence of returning or refunding such deposits following curtailment or cancellation of the relevant bookings due to a cause listed below:</p> <ol style="list-style-type: none"> 1. Accidental injury, illness or death of

	<ol style="list-style-type: none"> 1. Accidental injury, illness or death of <ol style="list-style-type: none"> i. the person for whom the accommodation was booked (the guest) or any person with whom he/she has arranged to travel; ii. a close relative, fiancé or close business colleague of the guest 2. Pregnancy of the guest or the guest's spouse 3. Compulsory quarantine or witness in a court of law applying to the guest or any person with whom he/ she has arranged to travel 4. The property of the guest being burgled or damaged by fire, water or the elements, necessitating his/her return home. 5. Any official requirement for the guest to attend emergency duty in the military, medical or public service. 6. Cancellation or curtailment of a sporting event, concert, conference or exhibition which otherwise would have been held at a venue within a radius of 50 kilometres of the Insured premises <p>This extension does not cover</p> <ol style="list-style-type: none"> 1. deposits recovered or recoverable from any source by or on behalf of the person/s cancelling or curtailing the relevant bookings and on whose behalf compensation is claimed 2. in respect of items 1 and 2 above, more than the limit reflected in the schedule for any one event or series of events in any one (annual) period of Insurance <p>Specific exceptions applicable to this extension:</p> <ol style="list-style-type: none"> 1. The Company shall not be liable for claims where at the time that the booking was made: <ol style="list-style-type: none"> a. the guest was aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to the booking being cancelled or curtailed. 	<ol style="list-style-type: none"> i. the person for whom the booking was made or any person with whom he/she has arranged to travel; ii. a close relative, fiancé or close business colleague of the person for whom the booking was made <ol style="list-style-type: none"> 2. Pregnancy of the person for whom the booking was made 3. Compulsory quarantine or witness in a court of law applying to the person for whom the booking was made or any person with whom he/she has arranged to travel 4. The property of the person for whom the booking was made being burgled or damaged by fire, water or the elements, necessitating his/ her return home. 5. Any official requirement for the person for whom the booking was made to attend emergency duty in the military, medical or public service. 6. Cancellation or curtailment of a sporting event, concert, conference or exhibition which otherwise would have been held at a venue within a radius of 5 kilometres of the Insured premises <p>This extension does not cover</p> <ol style="list-style-type: none"> 1. deposits recovered or recoverable from any source by or on behalf of the person/s cancelling or curtailing the relevant bookings and on whose behalf compensation is claimed 2. in respect of items 1 and 2 above, more than the limit reflected in the schedule for any one event or series of events in any one (annual) period of Insurance <p>Specific exceptions applicable to this extension:</p> <ol style="list-style-type: none"> 1. The Company shall not be liable for claims where at the time that the booking was made: <ol style="list-style-type: none"> a. the person was aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to the booking being cancelled or curtailed.
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	<ul style="list-style-type: none"> b. any person whose condition gives rise to a claim was receiving, on a waiting list for, or had c. knowledge of the need for, in patient treatment at a hospital or nursing home. d. any person whose condition gives rise to a claim was travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad. <p>any person whose condition gives rise to a claim was, during the prior 12 months, suffering from any chronic and/or recurring illness of a serious nature which had necessitated consultation or treatment unless declared to and accepted by the Company.</p> <p>2. The Company shall not be liable for claims directly or indirectly arising from</p> <ul style="list-style-type: none"> a. winter sports, mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing or any other underground activities, riding or driving in any kind of race, wilful winter sports, mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing or any other underground activities, racing except on foot, wilful exposure to risk (other than an attempt to save human life), manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed passenger carrying aircraft) 	<ul style="list-style-type: none"> b. any person whose condition gives rise to a claim was receiving, on a waiting list for, or had knowledge of the need for, in patient treatment at a hospital or nursing home. c. any person whose condition gives rise to a claim was travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad. d. any person whose condition gives rise to a claim was, during the prior 12 months, suffering from any chronic and/or recurring illness of a serious nature which had necessitated consultation or treatment unless declared to and accepted by the Company. <p>2. The Company shall not be liable for claims directly or indirectly arising from</p> <ul style="list-style-type: none"> a. winter sports, mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing or any other underground activities, riding or driving in any kind of race, wilful winter sports, mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing or any other underground activities, racing except on foot, wilful exposure to risk (other than an attempt to save human life), manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed passenger carrying aircraft)
Consequential Loss – Public Utilities – Insured Perils		<p>The company shall not be liable for the first 24 hours in the event of each and every claim under this extension.</p>
Consequential Loss – Robbery, Violent Crime, Disease, Pollution, Animal and Shark Attack Extension	<p>(Note - all covers (a to g) below are limited to a 3 month indemnity period)</p> <p>Loss as insured by this Section resulting in interruption of the Business as a result of:</p>	<p>(Note - all covers (a to f) below are limited to a 3 month indemnity period or a maximum of R250,000 which ever is greater)</p> <p>Loss directly caused by interruption of, or interference with the business in consequence of and resulting in a reduction of the Insured's turnover:</p>

	<ul style="list-style-type: none"> i. armed robbery, violent crime, murder or suicide occurring at the premises stated in the schedule ii. food or drink poisoning at the premises or attributable to food or drink supplied from the premises stated in the schedule iii. closure of the premises stated in the schedule due to defective sanitation, vermin or pests on the order of the competent local authority iv. notifiable disease occurring within a radius of 50 kilometres of the premises stated in the schedule v. the Insured or any of the Insured's directors, partners or employees being summonsed to appear in court as a witness vi. chemical or oil pollution of beaches, rivers or waterways within a radius of 50 kilometres of the premises stated in the schedule vii. shark attack or attack by wild game including hippopotamus, rhinoceros, lion, leopard, cheetah, crocodile, buffalo, elephant, baboons and monkeys within a radius of 20 kilometres of the premises stated in the schedule 	<ul style="list-style-type: none"> a. violent crime, murder or suicide occurring at the premises stated in the schedule b. food or drink poisoning at the premises or attributable to food or drink supplied from the premises stated in the schedule c. closure of the premises stated in the schedule due to defective sanitation, vermin or pests on the order of the competent local authority d. the Insured or any of the Insured's directors, partners or employees being summonsed to appear in court as a witness e. bomb threat within 1km of the premises f. shark attack or attack by wild game including hippopotamus, rhinoceros, lion, leopard, cheetah, crocodile, buffalo, elephant, baboons and monkeys within a radius of 1 kilometre of the premises stated in the schedule
Employee Benefits	<p>Specific exceptions</p> <p>The company shall not be liable to pay compensation for death, disability or medical expenses in respect of such person</p>	<p>Specific exceptions</p> <p>The company shall not be liable to pay compensation for death, health or disability in respect of such person</p>
Motor	<p>Sub-Section C Medical Expenses</p> <p>Defined Events</p>	<p>Sub-Section C Medical emergency treatment costs</p> <p>Defined Events</p>

	<p>If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external and visible means, the Company will pay to the Insured the medical expenses incurred as a result of such injury of R2,000 per injured occupant but not exceeding R25,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.</p>	<p>If an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, sustains bodily injury by violent, accidental, external and visible means, the Company will pay to the Insured the medical expenses incurred as a result of such injury of R2,000 per injured occupant, as a lump sum, but not exceeding R25,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.</p>
Motor – Locks & Keys	<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 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> <ol style="list-style-type: none"> i. the Company's liability shall not exceed R10,000, in respect of any one event, the amount stated in the schedule ii. such amount shall be reduced by the first amount payable stated in the schedule. <p>The provisions of this Section relating to first amount payable and No Claim Discount shall not apply to this extension.</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> <ol style="list-style-type: none"> i. the Company's liability shall not exceed R20,000 <p>The provisions of this Section relating to first amount payable and No Claim Discount shall not apply to this extension.</p>
Liability – Crisis Containment	<p>Crisis Containment</p> <p>Operative clause</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</p>	<p>Crisis Containment</p> <p>Operative clause</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</p>

	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 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.
Liability – Exclusions – Internet Cyber Liability (b)	<p>No cover will apply in respect of claims relating to the following:</p> <ul style="list-style-type: none"> i. Fraudulent use by any employee of the company's electronic or external email. ii. Failure of systems to function and/or inability to transact/trade business for any reason, unless covered by (a) above. iii. Bulletin boards or chat rooms. iv. Failure of the insured to take precautions to prevent unauthorised access or use of an electronic system or programme. 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. 	<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>Data 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>
Computer Equipment		Renamed Electronic Equipment
Computer Equipment – Exceptions Sub Section A – 11	loss by theft or by disappearance of the property insured unless accompanied by forcible and violent entry to or exit (or any attempt thereat) from that part of the building occupied by the Insured at the insured premises described in the schedule or as a result of theft or any attempt thereat, following violence or threat of violence. This exception does not apply to portable electronic devices, laptops, ipads, ipods, tablets and cellular phones specified on the schedule.	<p>loss by theft or by disappearance of the property insured unless accompanied by forcible and violent entry to or exit (or any attempt thereat) from that part of the building occupied by the Insured at the insured premises described in the schedule or as a result of theft or any attempt thereat, following violence or threat of violence. This exception does not apply to portable electronic devices, laptops, ipads, ipods, tablets and cellular phones specified on the schedule.</p> <p>Should theft not be accompanied by forcible and violent entry or exit from such vehicle, we will pay</p>

		<p>provided that:</p> <ol style="list-style-type: none"> i. the items should be individually listed on the schedule and cover is limited to 75% of the specified values, if any items are not individually specified, maximum cover for such items will be, limited to R5,000. ii. The insured will be responsible for a first amount payable of 10% of claim subject to a minimum of R500. iii. The Company's total liability under this extension shall not exceed R10,000 for items which are individually listed in the schedule.
<p>Computer Equipment – Sub Section A – Material Damage – Defined Events</p>	<p>Physical loss or damage to the property insured described in the schedule owned by the Insured or for which they are responsible from any cause not hereinafter excluded whilst:</p> <ol style="list-style-type: none"> a. at work or at rest anywhere within the premises stated in the schedule as specified b. in transit including loading and unloading or whilst temporarily stored at any premises en route c. temporarily removed from that part of the building occupied by the Insured at the Insured's premises described in the schedule to any other building. 	<p>Physical loss of or damage to the property insured described in the schedule from any cause not hereinafter excluded whilst</p> <ol style="list-style-type: none"> 1. at work or at rest anywhere within that part of the building occupied by the insured at the insured 2. premises described in the schedule. 3. in transit including loading and unloading or whilst temporarily stored at any premises en route. 4. temporarily removed from that part of the building occupied by the insured at the insured premises described in the schedule to any other building.
<p>Computer Equipment – Clauses and Extensions – Power surge and lightning strikes</p>	<ul style="list-style-type: none"> • All loss or damage to the property insured by power surges or lightning strikes will be subject to an additional cumulative excess of 10% of the net amount payable for the items so damaged subject to a minimum of R2,000, but not exceeding R4,000 per occurrence. However, should the property insured be appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, then this additional excess will be waived. 	<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> <ul style="list-style-type: none"> • 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.

Machinery Breakdown – Exceptions 2	<p>damage due to fire, direct lightning, explosion, extinguishing of a fire or subsequent demolition, impact by animals or road vehicles, aircraft or other aerial devices or articles dropped therefrom, sonic shock waves, thefts or attempts thereat, collapse of buildings, storm, flood, inundation escape of water from water-containing apparatus, earthquake, subsidence, landslide, avalanche, hurricane, cyclone, volcanic eruption or similar natural catastrophes;</p>	<p>damage due to fire, direct lightning, power surge, explosion, extinguishing of a fire or subsequent demolition, impact by animals or road vehicles, aircraft or other aerial devices or articles dropped therefrom, sonic shock waves, thefts or attempts thereat, collapse of buildings, storm, flood, inundation escape of water from water-containing apparatus, earthquake, subsidence, landslide, avalanche, hurricane, cyclone, volcanic eruption or similar natural catastrophes;</p>
Pleasure Craft	<p>Medical expenses</p> <p>If the insured sustains injury as a result of the vessel sinking or being in collision with any external object other than water the company will pay the medical expenses in connection with such injury in respect of each person injured limited to R3,000 per person and R25,000 but not exceeding R25,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.</p>	<p>Medical emergency treatment costs</p> <p>If the insured sustains injury as a result of the vessel sinking or being in collision with any external object other than water the company will pay the medical expenses in connection with such injury in respect of each person injured to the value of (or “a lump sum of”) R3,000 per person, but not exceeding R25,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.</p>
Cyber Funds Protect		<p>Cyber Fund Protect wording added to policy wording</p>
Material Damage Excess	<ul style="list-style-type: none"> • Basic excess – R2,000 • Geyser replacement / burst pipes without resultant damage – R1,500 • Geyser replacement with resultant damage – 10% of claim minimum R2,500 • Geyser repair – R500 • Water / storm / lightning/power surge – R2,500 • Flood excess – 5% of claim minimum R2,500 	<ul style="list-style-type: none"> • Basic excess – R2,000 • Geyser replacement / burst pipes without resultant damage – R1,500 • Geyser replacement / burst pipes with resultant damage – 10% of claim minimum R2,500 • Lightning/power surge –10% of claim minimum R1,000 maximum R10,000 • Storm/flood excess – 5% of claim minimum R2,500 • Greens extensions excess – • Extensions excess – refer to policy wording

Contents Excess	<ul style="list-style-type: none"> • Basic – R1,000 • Lightning/power surge – 10% minimum R1,000 maximum R10,000 • Loss or damage from unoccupied premises – R5,000 • Loss of or damage to any cellular telephone – R500 	<ul style="list-style-type: none"> • Basic – R1,000 • Lightning/power surge – 10% minimum R1,000 maximum R10,000 • Loss or damage from unoccupied premises – R5,000 • Loss of or damage to any cellular telephone – additional R1,000 • Storm/flood excess – 5% of claim minimum R2,500
Office Contents Excess	<ul style="list-style-type: none"> • Lightning/theft/power surge – 10% of claim minimum R2,000 • All other losses – 10% of claim minimum R750 	<ul style="list-style-type: none"> • Basic – 10% of claim minimum R1,000
Accidental Damage Excess	<ul style="list-style-type: none"> • Basic – 5% of claim minimum R2,500 	<ul style="list-style-type: none"> • Basic – 5% of claim minimum R500
Goods in Transit Excess	<ul style="list-style-type: none"> • Hijack/armed robbery – 20% of claim minimum R1,000 • All other losses – 5% of claim minimum R500 	<ul style="list-style-type: none"> • Hijack/armed robbery – 20% of claim minimum R1,000 • Basic – 5% of claim minimum R1,000
Specified All Risk Excess	<ul style="list-style-type: none"> • Lightning/theft/power surge – 10 of claim minimum R1,500 • All other losses – 10% of claim minimum R1,000 	<ul style="list-style-type: none"> • Basic – 10% of claim minimum R1,000 • Loss of or damage to any electronic device – R1,000 • Loss or damage to laptops – 10% of claim minimum R1,000
Crime Section Excess	<ul style="list-style-type: none"> • Sub Section A – Contents – 10% of claim minimum R1,500 • Sub Section B – Money – 10% of claim minimum R2,000 • Sub Section B – Money hold up/armed robbery/transit – 10% of claim minimum R2,500 	<ul style="list-style-type: none"> • Sub Section A – Contents – 10% of claim minimum R1,000 • Sub Section B – Money – 10% of claim minimum R1,000 • Sub Section B – Money hold up/armed robbery/transit – 10% of claim minimum R2,500
Motor Section Excess	<p>First Amount Payable 2(a) (i) and 2 (a) (ii) Basic First Amount Payable</p> <ul style="list-style-type: none"> • Sum insured up to R149,999 – 5% of claim minimum R2,500 • Sum insured R150,000 – R349,999 – 5% of claim 	<p>Basic excess for all motor classes</p> <ul style="list-style-type: none"> • Sum insured up to R149,999 – 5% of claim minimum R2,500 • Sum insured R150,000 – R349,999 – 5% of claim minimum R3,500 • Sum insured R350,000 – R499,999 – 5% of claim minimum R5,000

<p>minimum R5,000</p> <ul style="list-style-type: none"> Sum insured R350,000 – R499,999 – 5% of claim minimum R7,500 Sum insured R500,000 and above – 5% of claim minimum R10,000 <p>First Amount Payable 2(b) and 2 (d) Basic First Amount Payable</p> <ul style="list-style-type: none"> Sum insured up to R149,999 – 5% of claim minimum R5,000 Sum insured R150,000 – R349,999 – 5% of claim minimum R7,500 Sum insured R350,000 – R499,999 – 5% of claim minimum R10,000 Sum insured R500,000 and above – 5% of claim minimum R15,000 <p>First amounts payable 2 (c) and 2 (e)</p> <ul style="list-style-type: none"> All vehicles – 5% of claim minimum R1,500 <p>Additional First Amount Payable</p> <ul style="list-style-type: none"> Damage caused by hail – R2,500 If vehicle is driven by <ul style="list-style-type: none"> A person under 25 years of age – R2,500 A person under 21 years of age – R5,000 A person licensed for less than 3 years – R2,500 If a vehicle is stolen or hijacked – 5% of claim minimum R2,500 	<ul style="list-style-type: none"> Sum insured R500,000 and above – 5% of claim minimum R7,500 <p>Additional first amount payable</p> <ul style="list-style-type: none"> If vehicle is driven by <ul style="list-style-type: none"> A person under 25 years of age and over 75 years of age – R1,000 A person under 21 years of age – R2,000 A person licensed for less than 3 years – R2,000 Single vehicle collision – 5% of claim minimum R2,500 <p>Trailers and caravans</p> <ul style="list-style-type: none"> Basic excess – 5% of claim minimum R1,000 <p>Motorcycles</p> <ul style="list-style-type: none"> Basic excess – 5% of claim minimum R2,000 <p>Theft/Hijack</p> <ul style="list-style-type: none"> If vehicle not yet fitted with an approved tracking device during the grace period – additional 10% of claim, only upon tracker being requested and a requirement <p>Windscreens</p> <ul style="list-style-type: none"> Windscreen replacement – 20% of claim minimum R500 Windscreen repair – Nil <p>Third party only damage – R1,000</p>
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	<ul style="list-style-type: none"> • Single vehicle collision – 5% of claim minimum R2,500 <p>Windscreens – vehicles 2(a) (i) and 2 (a) (ii)</p> <ul style="list-style-type: none"> • Windscreen replacement – 20% of claim minimum R750 • Windscreen repair – R250 <p>Windscreens – vehicles 2(b) and 2 (d)</p> <ul style="list-style-type: none"> • Windscreen replacement – 20% of claim minimum R2,500 • Windscreen repair – R500 	
Electronic Equipment Excess	<ul style="list-style-type: none"> • Basic – 10% minimum R1,500 • Theft/lightning/power surge – 10% of claim minimum R2,000 	<ul style="list-style-type: none"> • Basic – 10% minimum R1,500 • Loss or damage by lightning/power surge – additional R1,000, however if protected by suitable, functioning safeguard, excess waived
Deterioration of Stock & Interruption following Breakdown Excess	<ul style="list-style-type: none"> • Sub Section A – per unit – R1,000 • Sub Section B – per unit – R1,000 	<ul style="list-style-type: none"> • Basic – 10% of claim minimum R1,000
Accounts Receivable Excess		<ul style="list-style-type: none"> • Basic – R1,000

Contact

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