



Leading Change

## Hospitality Insurance Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. These can be found in the Policy document, a copy of which is available on request. First Amounts Payable and Excesses (the amount of any claim that you are responsible for) are shown on the Policy Schedule.

**Type of Cover** - This Hospitality Insurance Policy is designed to cover the assets, earnings and legal liabilities of your business. In addition you have the option to include cover for your motor vehicles as well as cover against employee fraud and the death or disability by accident of principals and employee's if required.

## Material Damage Section

This Section of the Policy covers accidental loss or destruction of or damage to your property at the premises described on the schedule up to the limits you selected.

### Excluded causes:

- \* faulty or defective design
- \* gradual deterioration
- \* collapse or cracking of buildings or normal settlement or bedding down of new structures
- \* change in temperature
- \* shrinkage, evaporation or loss of weight
- \* cracking, fracturing collapse or overheating of boilers, economizers, vessels, tubes or pipes, nipple leakage, failure of welds of boilers
- \* mechanical or electrical breakdown and or derangement of machinery or equipment
- \* deliberate withholding of water, gas, electricity or fuel supply by authorities
- \* moveable property in the open unless designed to be
- \* drought other than fire or explosion damage resulting from drought
- \* faulty materials or workmanship
- \* wear and tear
- \* dampness or dryness
- \* contamination or pollution unless by fire & perils
- \* inherent vice or latent defect
- \* vermin or insects
- \* corrosion or rust
- \* wet or dry rot
- \* change in colour, texture or finish
- \* property as a result of it undergoing any process
- \* marking or scratching
- \* detention, confiscation, destruction or seizure by officials
- \* theft unless it involves forcible and violent entry

### Damage to the following is excluded:

- \* motor vehicles, caravans, trailers, railway locomotives, rolling stock, watercraft, aircraft and all other mechanically propelled vehicles
- \* land, roads, pavements, piers, jetties, bridges, culverts, excavations or dams
- \* livestock, growing crops or trees
- \* explosives
- \* buildings in the course of construction
- \* property insured by a marine policy

### Section extensions:

- \* Alcohol and beverages
- \* Clearance costs
- \* Damage to fences following breakout of game
- \* Guests laundry and personal effects
- \* Post trauma counselling
- \* Search and rescue
- \* Bilking
- \* Damage to landscaped gardens, trees, plants
- \* Damage to property to effect emergency rescue
- \* Loss of fish stock
- \* Property protection costs
- \* Temporary repairs
- \* Claims preparation costs
- \* Damage to signs, blinds, canopies and umbrellas
- \* Damage to goods in open
- \* Medical evacuation
- \* Removal of bees, wasps, hornets and snakes
- \* Water leakage costs

## Business Interruption Section

This Section of the Policy covers loss of Gross Revenue due to interruption of the Business following Damage to your Property covered in the Material Damage Section

### Additional cover:

- \* rent
- \* fines and penalties
- \* increased cost of working
- \* loss of licence
- \* wages for employees

### Section extensions:

- \* closure or restriction of business following contagious disease, food poisoning, vermin and pests, defects in drains or sanitation, murder or suicide at the premises
- \* damage at your suppliers premises
- \* damage at storage sites noted on the schedule
- \* damage at contract sites noted on the schedule

- \* accidental failure of electricity, gas, water or telecommunication services - \* damage to goods in transit if covered by Material Damage Section
- \* prevention of access to your premises following damage to property or access roads within a 100km radius of your premises

### Specified Property Away from the Premises

This Section of the Policy covers accidental loss or destruction of or damage to your specified property away from the premises - anywhere in the world.

**Section exceptions:**

- \* theft from a vehicle without forced entry
- \* damage by vermin, insects, damp, mildew or rust
- \* wear and tear or gradual deterioration
- \* loss or damage to goods consigned under a bill of lading
- \* damaged whilst being cleaned, repaired, dyed, bleached, altered or restored
- \* dishonesty of any principal, director or employee
- \* mechanical or electrical breakdown
- \* detention, confiscation or requisition by customs officials
- \* loss or damage to cash or any negotiable documents

### Equipment Breakdown Section

This section of the policy covers electrical or mechanical breakdown of your computers, manufacturing, processing and storage equipment as defined.

**Section extensions:**

- \* contamination by a hazardous substance
- \* business interruption
- \* computer reinstatement of data and increased cost of working
- \* temporary repair and hire of substitute item costs
- \* loss of contents of storage tanks and refrigerator units

**Section exclusions:**

- \* pressure, insulation or breakdown tests
- \* routine maintenance related conditions
- \* depletion, deterioration, corrosion, erosion, wear and tear or other gradually developing conditions
- \* loss, destruction or damage recoverable under a maintenance agreement or any warantee or guarantee

### Employers Common Law Liability

This section of the policy indemnifies you against damages you might become legally liable to pay for death, bodily injury or illness to any employeee of yours

**Section exceptions:**

- \* liability assumed under any contract or agreement
- \* fines, penalties, punitive or vindictive damages
- \* liability for disease from any gradually operating cause which doesn't arise from a sudden accident or event
- \* damages or costs in respect of judgements not delivered by a competent court within the territorial limits

\* damages for an event known to you and not reported by you to the current or previous insurers as being a possible or future claim for damages

## Public and Products Liability

This section of the policy indemnifies you against damages you might become legally liable to pay for injury to persons or damage to property in connection with your business. This will apply to the activities of your business and products you provide anywhere within the territorial limits of the policy.

### Section exceptions:

- \* liability assumed under any contract or agreement
- \* liability for death of or bodily injury to or illness of any employee
- \* liability for damage to property belonging to you or which is in your custody and control
- \* liability for fines or penalties
- \* liability for damages that have not been awarded by a competent court within the territorial limits
- \* liability for injury or damages due to the ownership or use of any motor vehicle, vessel or craft
- \* liability for damages caused by seepage, pollution or contamination
- \* liability for death, injury, illness, loss or damage in connection with any product you produced or supplied happening in the United States of America or Canada
- \* the cost of repair, alteration, recall, reconditioning or replacement of any product you produced or supplied that caused injury or damage

## Fidelity Guarantee

This section of the policy covers you for loss of money, stock or equipment stolen from you by employees noted on the policy

### Section exceptions:

- \* loss by any partner or director of the business
- \* any consequential loss following a defined event
- \* other companies acquired during the period of insurance
- \* dishonest manipulation, input, suppression of input, destruction or alteration of any computer programme or system by an employee in the EDP department or area

## Book Debts

This section of the policy covers you for loss of or damage to your books of account resulting from an accident or misfortune resulting in you not being able to trace or establish the outstanding debit balances that are due to you

### Section exceptions:

- \* wear and tear or gradual deterioration
- \* moths or vermin
- \* detention, seizure or confiscation by authorities

- \* electric or magnetic injury to records unless you maintain duplicate records
- \* loss caused by fraud or dishonesty of any principal, director, partner or employee of yours

- \* deliberate falsification of records

## Personal Accident

This section covers any person named on the schedule who is injured or dies as a result of an accident anywhere in the world. There are separate benefits defined in the policy which include death, permanent disability, temporary disability, partial disability and medical expenses

### Section exceptions:

- |  |  |  |
|--|--|--|
| * suicide or attempted suicide                       | * deliberate exposure to obvious risk or injury      | * death or disability caused by pre existing conditions        |
| * persons aged under 15 or over 70 years of age      | * whilst travelling by air other than as a passenger | * as a result of being under the influence of alcohol or drugs |
| * taking part in any riot, strike or civil commotion | * arising from war, or warlike operations            | * death or disability attributable to HIV or AIDS              |
| * participating in extreme sports as defined         | * participating in racing as defined                 |  |

### Section extensions:

- |  |  |                                       |
|--|--|---------------------------------------|
| * disappearance                                | * disfigurement  | * funeral costs - R15,000             |
| * body transportation costs - 100kms - R15,000 | * repatriation costs - R20,000 pp - R100,000 total   | * relocation costs - 100kms - R20,000 |
| * emergency transportation costs - R15,000     | * rehabilitation costs - 80% - R15,000   | * mobility costs - 95% - R15,000      |
| * hijacking/abduction/kidnapping - R20,000     | * trauma counselling - R500 per visit - R10,000 per person - R100,000 per policy period of insurance |                                       |

## Motor

This section covers loss or damage to any vehicle on the schedule including third party liability and medical expenses following an accident

### Section exceptions:

- \* consequential loss, depreciation in value, wear and tear, mechanical, electrical breakdowns failures or breakages
- \* damage to tyres by application of brakes, road punctures, cuts or busts and damage to springs or shock absorbers due to impact with inequalities in the road

- \* liability for passengers not being carried in a fully enclosed passenger carrying portion of any vehicle or for passengers on a motor cycle
- \* liability for passengers from your household
- \* liability for damage to property in your custody
- \* incorrect use of an insured vehicle
- \* use of the vehicle outside of the territorial limits
- \* use of the vehicle whilst under the influence of liquor or drugs
- \* use of the vehicle whilst being driven without a valid licence or Professional Driving Permit if so required by law

**Section extensions:**

- \* contingent Liability
- \* riot and strike
- \* loss of keys, fire extinguishing charges, wreck removal

**Electrical, Plumbing and Appliance Maintenance**

This section covers breakdown or damage to items specified in the policy, belonging to you and used at the insured premises within the Republic of South Africa

**Section exceptions:**

- \* repairs carried out by non appointed service providers
- \* consequential damage
- \* loss or damage that is covered by any other section of the policy
- \* property that is covered by manufacturers warranty
- \* upgrading of infrastructure
- \* aesthetic defects such as cracks, scratches or dents that do not adversely affect normal operation of the item
- \* damage caused by repairers to any other items in the premises whilst repairing the items covered by this section

