



Tours and Transfers

30 Minute Guide

(A guide exclusively for brokers highlighting the product offerings)

Effective 1 September 2023

"Tours and Transfers provides cover for"

Tour operators
Travel agents
Tour brokers
Tourism transport
Shuttles and transfer operators

We do not provide cover for

Metre or normal taxis

General

- Claims preparation costs included automatically for 15% of the sum insured
- Post-trauma counselling included automatically up to R3,000 per person and R15,000 per event
- Repairs and measures after a loss, cost of a security guard covered up to R20,000

Information contained in this guide is subject to descriptions and information in the policy wording and policy schedule.

Material Damage Section

- Cover for buildings and contents of standard, thatch and wood provided.
- Buildings comprehensively covered, geysers included automatically.
- Accidental damage to public supply included for R20,000 per event.
- Accidental damage to bathroom fixtures and fittings.
- Loss of incoming rent limited to 25% of sum insured on the affected property.

Extensions automatically included

1. Damage caused by leakage of fire extinguishing equipment up to R10,000.
2. Cover for architects' and other professional fees covered automatically up to 20% of amount payable.
3. Capital additions covers alterations, additions or improvements for an amount not exceeding 15% of the sum insured.
4. Cost of demolition and site clearing following damage by a defined event included automatically.
5. Cover for removal of silt, debris and fallen trees following damage caused by a peril is included up to R10,000.
6. Fixed signs, blinds, canopies and outdoor furnishings limited to R50,000.
7. Fatal injury is automatically covered up to the following amounts:
 - fatal injury or death by accident R20,000.
 - death by thieves or fire R20,000.
8. Theft of external landlord's fixtures and fittings limited to R10,000.
1. Power surge cover of R20,000 automatically included, can be increased at an additional premium, subject to protection being installed onto the Distribution Board and no previous Power Surge claims.
9. Contents includes the property of the insured and employees limited to R5,000.
10. Accidental breakage to fixed glass included up to a maximum of R10,000.

Cover options under material damage section

Subsidence and landslip extension

Basic excesses applicable to material damage section

Applicable excesses (First Amounts Payable):

- Basic excess – R2,000
- Loss or damage caused by lightning/power surge – 10% of claim minimum R1,000 and maximum R10,000

- Burst geysers/bursting of pipes without resultant damage – R1,500
- Burst geyser with resultant damage – 10% of claim, minimum R2,500
- Storm/flood excess – 10% of claim, minimum R2,500
- Alternative power solutions (solar, inverters, generators, gas and the like) – 10% of claim, minimum R2,000

Office Contents Section

The Office Contents Section covers office equipment and documents at the specified premises.

Extension automatically included

1. Cover provided for property owned by director or employee up to R2,500 per person.
2. Locks and keys replacement covered up to R2,500.
3. Debris removal following a defined event.

Basic excesses applicable to office contents section

Applicable excesses (First Amounts Payable) are:

- All other losses 10% minimum R1,000

Specified All Risks Section

The All Risks Section covers items anywhere in the world.

Basic excesses applicable to the specified all risks section

Applicable excesses (First Amounts Payable)

- Basic – 10% of claim, minimum R1,000
- Loss of, or damage to, any electronic device– 10% of claim, minimum of R1,500
- Alternative power solutions (solar, inverters, generators, gas and the like) – 10% of claim, minimum R2,000

Crime Section

The Crime Section covers loss or damage

- Sub-Section A – all contents and stock
- Sub-Section B – cash

Include damage to the building resulting from theft for R10,000

Extension automatically included

1. Receptacles and clothing included up to R10,000.
2. Cost to replace locks and keys included up to R10,000.
3. Loss or damage to property by the use of skeleton keys.
4. Theft of guest/customers property at the insured premises limited to R30,000.

Basic excesses applicable to the crime section

Applicable excesses (First Amounts Payable) are cumulative

- Sub-Section A – 10% of claim, minimum R1,000
- Sub-Section B – All other losses – 10% of claim, minimum R1,000
- Hold up/armed robbery/transit – 10% of claim, minimum R2,500
- Alternative power solutions (solar, inverters, generators, gas and the like) – 10% of claim, minimum R2,000

Fidelity Section

Loss of money or other property belonging to the insured stolen by the insured's employee.

Basic excesses applicable to the fidelity section

Applicable excesses (First Amounts Payable) are cumulative

- 2% of the sum insured
- Plus 10% of net amount payable

Business Interruption Section

- Loss following interruption of the business in consequence of damage to sections insured as defined.
- Specified or Unspecified suppliers cover available.

Extensions automatically covered

1. Prevention of access – within a 10 kilometre radius which shall prevent or hinder use of the premises limited to 3 months or a maximum of R1 million.
2. Failure of public telecommunication caused by insured perils limited to 3 months or a maximum of R1 million.
3. Total or partial failure of public utilities caused by insured perils limited to 3 months or a maximum of R1 million.
4. Loss directly resulting from, limited to maximum of R250,000:
 - violent crime, murder or suicide at the premises stated;
 - food or drink poisoning at the premises stated;

- defective sanitary arrangements at the premises stated;
 - insured or employees being summonsed to appear in court as a witness
 - bomb threat within 1 km of the premises
 - shark/wild animal attack – within 1 kilometre of the premises
5. Failure of ventilation/extraction or generator system not exceeding 3 months or a maximum of R250,000.
 6. Loss following reduced trade due to surrounding property not exceeding 3 months or a maximum of R250,000.
 7. Loss following interruption due to limited access being prevented by fire, flood or bomb scare up to 10% of sum insured.
 8. Evacuation costs of guests due to access to the premises being prevented by fire, criminal violence, flood and bomb scare up to R50,000.

Employee Benefits Section

Injury caused by accidental, violent, external and visible means to any partner, director or employee of the insured.

Broadform Liability Section

- Limit of between R5 million and R50 million however higher limits can be requested if required.
- Defense costs included subject to the limit of liability.
- Legal liability included for any security/privacy breach or breach of privacy regulation.

First Amount Payable applicable to the liability section

- Any occurrence – R5,000

Motor Section

- Covers both the personal and business aspects.
- Settlements based on retail value.
- Medical emergency costs as a result of injury by accident for R2,000 per occupant but not exceeding R25,000 per event.
- Cover can be extended to include temporary drivers.
- Loss of use or car hire cover can be included for a maximum of 30 days.

Extensions automatically included

1. Contingent liability extension up to R2.5 million.
2. Passenger liability extension up to R2.5 million.
3. Unauthorised passenger liability extension up to a maximum of R2.5 million.
4. Parking facilities and movement of third-party vehicles extension.
5. Windscreen extension – repairs or replacement to damaged.
6. Loss of keys included up to R20,000.
7. Any costs for replacing or recharging firefighting devices up to R5,000.
8. Credit shortfall on any financier agreement subject to the maximum indemnity.
9. Reinstatement extension – should the vehicle be written off or stolen within the first year of registration, the amount payable will be calculated on the current cost of a new motor vehicle of the same or nearest similar model, subject to the sum insured/limit of liability stated on the schedule not being exceeded.
10. Repatriation of vehicle whilst being used in another country up to R10,000.
11. Theft of guests/customer goods whilst in transit or on a tour limited to R2,000 per guest but not exceeding R20,000 per event.
12. Emergency expenses for insured or driver due to theft or damage of the vehicle up to a maximum of 7 days.
13. Cancellation of booking by the guest due to various reasons (if stated in the schedule to apply).

First Amount Payable applicable to the motor section

- Basic excess – 10% of claim, minimum (based on value of vehicle)
- Additional excesses for age, theft and single vehicle collision
- Windscreen replacement – 20% of claim, minimum R500

Passenger Liability Inside South Africa

Indemnity due to an event or an accident occurring caused by a vehicle specified on the policy in respect of claimants' costs for injury to any person.

First Amount Payable applicable to Passenger liability inside South Africa

- Basic excess – 10% of claim, minimum R10,000 / maximum R25,000

Passenger Liability Outside South Africa

Indemnity due to an event or an accident occurring outside of South Africa caused by a vehicle specified on the policy in respect of claimants' costs for injury to any person.

First Amount Payable applicable to Passenger liability outside of South Africa

- Basic excess – 10% of claim, minimum R10,000 / maximum R25,000

Passenger Personal Accident

Death or bodily injury to any fare-paying passengers in the vehicle specified on the policy.

Electronic Equipment Section

- The electronic equipment section provides cover for loss or damage to property.
- Cover for increased cost of working and reinstatement of data available.

Extensions automatically included

1. Power surge and lightning strike included.
2. Incompatibility cover is included.

Basic excesses applicable to the computer equipment section

Applicable excesses (First Amounts Payable)

1. Basic – 10% of claim, minimum R1,500

Accounts Receivable Section

Loss of records occur, and the insured loses money as they are not able to collect it.

Professional Indemnity Section

Damages that the customer will be legally liable to pay as a result of neglect, error or omission.

First Amount Payable applicable to the professional indemnity

- Basic excess – 10% of claim, minimum R10,000 / maximum R25,000

Cyber Funds Protect

Protects businesses against the Loss of Funds due to fraudulent transactional activity.

- EFT Fraud – a transfer of funds to a fraudster or transactions not authorised by you.
- Cyber Fraud – doing your shopping online or simply catching up on your banking activities.
- Online Fraud – from phishing scams to malware attacks, your personal information could be stolen from your device.

Hospitality Assist – 0800 55 66 77

Auto assist

Assistance with mechanical and electrical breakdown; towing service to the nearest place of repair or safe-keeping following such breakdown limited to a maximum of 3 call outs per 12 month period for any vehicle stated on the policy schedule.

- 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
- The limit of cover in respect of towing for mechanical or electrical breakdown is R3,000. No excess is applicable to the section

Discounts

No-claims discount

The motor sections of the policy enjoy no-claims discounts if no claims have been paid.

Simple Guidelines for Claims

Things to remember when reporting a claim

- Date of loss
- Estimate
- Cause of loss
- Details of the item damaged/subject matter of the claim
- Risk address where the loss occurred
- Policy number

Without all the required information, we cannot register a claim.

Motor claims (accident)

- Fully completed and signed claim form
- Clear copy of driver's licence
- Quotation
- If third-party is involved – all the details
- Copy of identity document of the driver

Motor claims (theft)

- Fully completed and signed claim form

- Clear copy of ID and driver's licence
- All vehicle particulars, de-registration certificate and vehicle licence (proof of ownership)
- Finance company details/settlement letter (if vehicle is financed so that de-registration can be done)
- If vehicle is not financed, insured is responsible for de-registration and submitting the original copy)
- Keys
- If any unspecified all risks items were in the car, please send through all particulars and proof of ownership
- SAP 21 Letter

Motor claims (write off)

1. Basic documents

- Fully completed and signed claim form
- Driver's licence
- Quotation

And

2. Write off: vehicle not financed and registered in individual name (to be supplied in addition to the basic documents)

- Original registration certificate
- Vehicle licence certificate
- Proof that registration number has been released (if applicable)
- 2 completed signed change of ownership forms (Section A)
- An original certified clear copy of insured's ID – registered owner (not older than 3 months)
- Keys and spare keys

Or

3. Write off: not financed and registered in company name (to be supplied in addition to the basic documents)

- Original registration certificate
 - Vehicle licence certificate
 - Proof that registration number has been released
 - 2 completed signed change of ownership forms (Section A)
 - Copy of business registration number certificate issued by Licensing Department
 - Original certified copy of the proxy's ID
-

- Proxy letter on company letterhead

Or

4. Write off: vehicle financed and registered in individual name (to be supplied in addition to the basic documents)

- Settlement letter
- Copy of registration certificate
- Vehicle licence certificate
- Proof that registration number has been released
- 2 completed signed change of ownership forms (Section A)
- An original certified clear copy of insured's ID – registered owner (not older than 3 months)
- Keys and spare keys

Or

5. Write Off: vehicle financed and registered in company name (to be supplied in addition to the basic documents)

- Settlement Letter
- Copy of registration certificate
- Vehicle licence certificate
- Proof that registration number has been released
- 2 completed signed change of ownership forms (Section A)
- Copy of business registration number certificate issued by Licensing Department
- Original certified copy of the proxy's ID
- Proxy letter on company letterhead

Property loss/damage (these are the basic documents to any property loss/damage claim)

- Fully completed and signed claim form
- Quotes
- Proof of ownership (if items stolen) if requested
- Damage report where applicable
- Salvage
- If repaired without assessment/notification, we reserve the right to settle the claim
- Third-party details if necessary
- Photos of damage
- Case number for theft and malicious damage claims
- Proof of compliance with policy conditions and warranties

- ITC number for stolen phones

Additional sections and documents

- Loss of rent
 - Bank statements/proof of payments on prior incoming rentals
- Crime section: money
 - Proof of money
 - Case number
 - Confirmation of compliance with money warranties
- Fidelity claims
 - SAPS case number
 - Details of accused employee
 - Disciplinary outcome for the accused employee
- Business interruption claims
 - Formulated business interruption claim from insured
 - 3-year financial statements
 - Management accounts
 - Vat returns
 - Details of additional expenses (quantified and supported with documentation)
- Cancellation of bookings
 - Proof of booking
 - Proof of deposit made
 - Proof of refund
 - Reason for cancellation
- Employee Benefits
 - Contract of employment
 - Doctor's medical bills
 - Doctor's notes/certificate
 - Death certificate where applicable
- Liability claims
 - Letter of demand
 - Formulated claim/quotations/costs being claimed
 - Details of why our customer is being held liable
 - Witness statements
- Auto Assist
 - The insured needs to call the call centre on the phone number on the schedule
 - The call centre will handle the claim

Please note:

- This information is the basic information for a claim to be attended to timeously.
- Additional information may be requested depending on the nature of the claim.

Contact

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