



Hospitality & Leisure insurance

REVENUE

Loss of revenue resulting from:

- Cancellation of bookings
- Prevention of access included within 10km (extended cover available 50km)
- Murder, suicide, defective sanitation, vermin or pests, notifiable disease, pollutions, shark or wild animal attack, summons to appear in court as a witness
- Loss of liquor licence
- Air-conditioning failure
- Power and water utilities and telecommunications
- Evacuation costs

LIABILITY

- General/Tenants Liability
- Products Liability in respect of products sold
- Guest effects on insured's premises
- Guests' vehicles and their contents on the insured's premises
- Legal defence costs, wrongful arrest-, and defamation
- Errors and omissions
- Gratuitous advice
- Spread of fire
- Employers' liability

MOTOR

- Vehicle hire Option – 30 days
- Loss of keys
- Emergency repairs
- Retail or Agreed Value
- Medical expenses
- Emergency accommodation
- Fire extinguishing charges
- Contingent Liability
- Passenger and Unauthorised
- Passenger Liability (RSA)
- Business use automatically included
- New for Old

Additional covers available

- Contract All Risk
- Machinery breakdown
- Deterioration of stock
- Personal accident
- Goods in transit
- Directors and Officers
- Employee Assist
- Cyber crime

GUEST HOUSE AND B&B SPECIALIST HOSPITALITY SOLUTION

BUILDINGS

- Loss of rent (up to 25% of sum insured)
- Loss of water
- Subsidence and landslip
- Retaining walls (on receipt of an engineer's report)
- Locks, keys, and electronic access cards
- Fatal injury
- Landscaped gardens
- External signs, blinds, and canopies (not restricted to premises)
- Accidental damage to the insured building
- Additional costs of removing debris
- Removal of trees
- Power surge
- Malicious damage
- Fixtures and fittings, including reticulation systems
- Eco-friendly equipment in the open
- Glass and sanitary ware
- Damage caused for medical emergencies
- Post mortem cleaning and sanitising

ELECTRONIC EQUIPMENT

- Power surge
- Increased cost of working
- Reinstatement of data
- Incompatibility cover
- Loss of liquor licence
- Ventilation failure

CONTENTS

- Full-value theft cover available
- Limited theft cover from the grounds and outbuildings
- Rent and alternative accommodation
- Refrigerator and deep-freeze contents
- Trauma counselling for insured guests and staff
- Money, Fidelity, and Accounts
- Receivable included
- Guests' effects
- Bilking
- Accidental damage
- Subsidence and landslip
- Locks, keys, and access cards
- Power surge
- Transport of groceries and Household goods
- Goods in the open damaged by an insured peril
- Fatal injury
- Malicious damage
- Alcohol and beverage leakage
- Damage caused for medical emergencies
- Eco-friendly equipment in the open
- Temporary increase of stock sum insured
- Fraudulent use of credit cards
- Emergency veterinary expenses
- Employees' property

This document is intended for promotional purposes.
– Full details, terms & conditions are available on request.

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