



Hospitality & Leisure insurance



GENERAL HOSPITALITY SPECIALIST HOSPITALITY SOLUTION

PROPERTY DAMAGE

- Malicious damage
- Sprinkler leakage Extension
- Additional Costs of Removing Debris and Silt Clause (if stated in the schedule) exceeding 10 metres
- Alcohol and Beverage Extension
- Fatal injury
- External signs, blinds, and canopies, including remote signs
- Chilled refrigeration stock Extension
- Damage to landscaped gardens and water features
- Death of fish stocks
- Goods in the open
- Bursting of geysers and damage to water pipes and reticulation systems
- Power surge
- Removal of bees
- Accidental damage to sanitary ware and fixed glass
- Impact by animals, trees, aerials, satellite dishes
- Subsidence and Landslip options
- Removal of fallen trees
- Loss of water
- Office contents
- Locks and keys
- Fire prevention charges
- Glass cover – First Loss option available
- Damage caused for medical emergencies

Post mortem cleaning and sanitising

BUSINESS INTERRUPTION

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

MOTOR

- Vehicle hire option – 30 days
- Parking facilities and movement of TP vehicles
- Passenger Liability (RSA)
- Unauthorised Passenger Liability (RSA)
- Contingent Liability
- Loss of keys
- Wreckage removal
- Emergency repairs
- Medical expenses, emergency accommodation up to R500 p/person
- Fire extinguishing charges
- New for Old

LIABILITY

- General/Tenants Liability up to R50 000 000
- Guest effects on insured's premises
- Guests' vehicles and their contents
- Legal defence costs, wrongful arrest, and defamation
- Damage to public services
- Gratuitous advice
- Spread of fire
- Employers' Liability
- Pollution Liability
- Breakout of animals
- Relocation of wild animals
- Hunting Liability
- Office Bearer's Liability
- Food and Drink

Additional covers available

- Crime classes
- Contractor All Risk
- Machinery breakdown
- Deterioration of stock
- Personal accident
- Goods in transit
- Leisure sporting facilities
- Accidental damage
- Directors and Officers
- Employee Assist
- Cyber crime

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