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www.santam.co.za

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Terms and conditions apply.

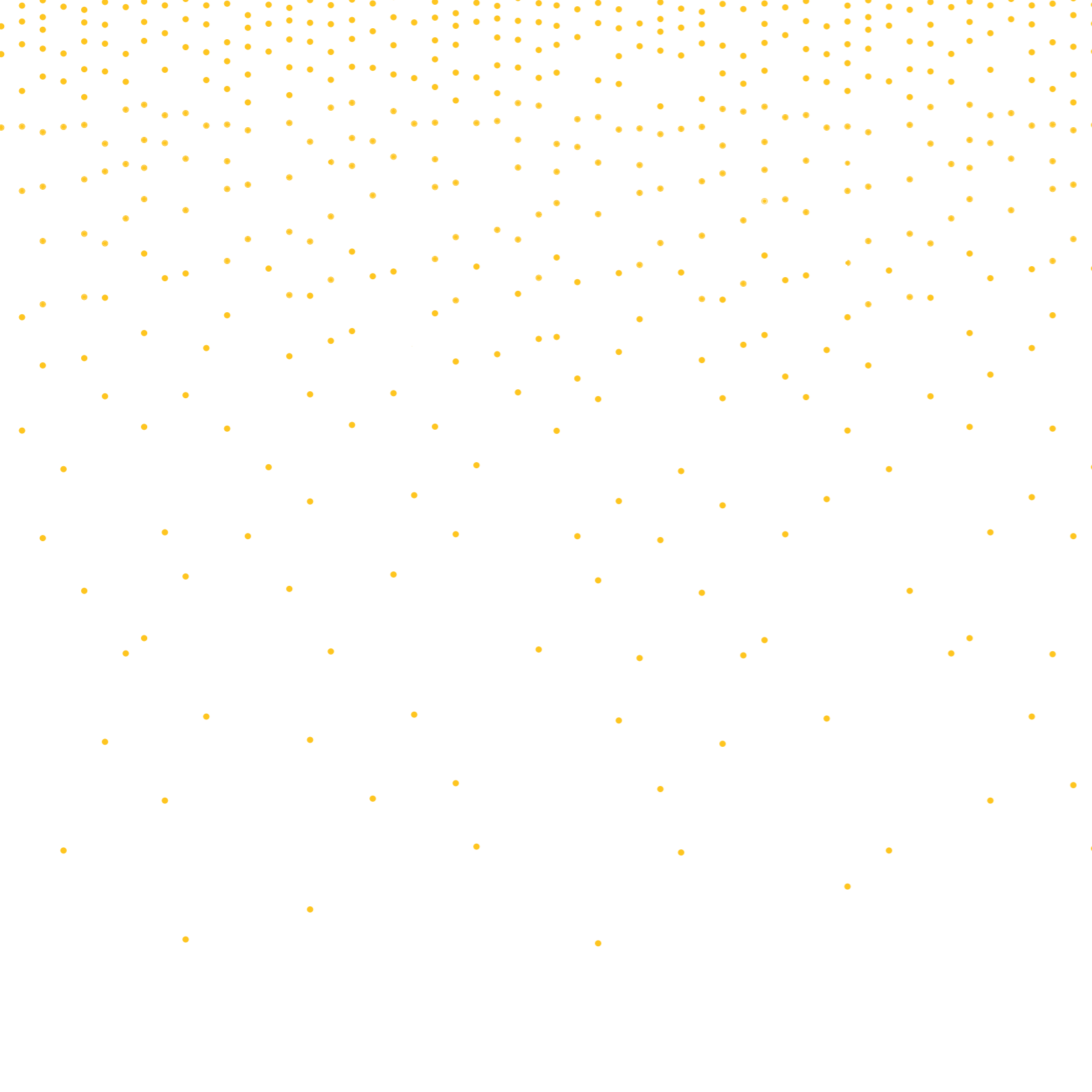


GUESTHOUSE

INSURANCE FOR GUESTHOUSES

INSURANCE
GOOD AND
PROPER





INSURANCE

GOOD AND PROPER

At Santam, we believe in a simple principle – that insurance should add value, not questions and uncertainty. It should provide peace of mind, not parameters and excuses. Our expertise comes from understanding what is important to you and treating your business as seriously as you do. Our Commercial offering is about providing you with **insurance that is good and proper.**

INSURANCE FOR GUESTHOUSES

Over 93 years of industry expertise means we have the insight to assess the specific insurance needs of your business. We understand what your most valued assets are and how to cover them.

WHY SHOULD YOU INSURE YOUR BUSINESS WITH SANTAM?

- We are South Africa's leading and most influential insurer with a **market share exceeding 22%**
- We have been voted the **best Commercial insurer** by the Financial Intermediaries Association for 5 consecutive years (2008, 2009, 2010, 2011 and 2012)
- We aim to offer a **first-class claims service** through our efficiency and effectiveness in claims handling. This is aided by our 24/7 emergency and claims helpline
- We have an extensive **national footprint** consisting of drive-in centres and regional offices, allowing for an inter-personal point of support for brokers and ease of doing business for our clients
- Over **150 000 commercial policies** gained through our extensive broker network is proof that our brokers trust us to insure their clients' businesses with the best cover possible

THIS SOLUTION WAS SPECIFICALLY DESIGNED WITH THE GUESTHOUSE AND BED & BREAKFAST ESTABLISHMENT IN MIND, WHERE:

- There are a maximum of 20 rooms
 - The owner and/or manager lives on the insured premises (i.e. not necessarily in the same building but on the same property)
- Our guesthouse solution provides cover for:**
- Property damage
 - Business interruption
 - Vehicles
 - Liability
 - Umbrella liability (top-up liability)
 - Other sections

Note: This solution is not only limited to the above sections, additional cover can be provided if required. You are able to insure your personal and business risks under a single policy.

PROPERTY DAMAGE

This section provides comprehensive cover for your buildings and their contents.

Below is a brief breakdown of what this cover entails:

- Theft is insured for the full sum (excluding outbuildings such as a toolshed that is not connected to the main building, unless there is forcible or violent entry/exit)
- Subsidence (sinking) and landslip of your property
- Trauma treatment for the insured and guests after hijacking, theft, fire, violence or threat of violence that occurred on the insured's premises. We offer up to R10 000 cover for any one event
- Theft of money that is kept inside the building will be covered up to R5 000 on condition that there is forcible or violent entry/exit
- Accidental damage to windows/glass doors, household electrical appliances, radio and aerial masts is covered
- Accidental damage to the insured building is covered up to R10 000
- Personal items belonging to employees are covered up to R10 000 and up to R50 000 for guests

- Locks, keys, access cards and remote controls are covered up to R5 000
- Costs for the hiring of a watchman and/or temporary repairs are covered up to R10 000
- Beverage leakage (alcoholic and non-alcoholic) is covered up to R20 000
- Damage to garden and water features by emergency services or insured risks, is covered up to R20 000
- If your fish stock becomes contaminated this will be covered up to R20 000
- Death of horses or koi fish by any insured risk contained in your policy is covered up to R20 000
- External signs, blinds and canopies are covered up to R20 000
- Deterioration of food is covered up to R25 000
- Buildings damaged by wild animals (excluding baboons) are covered up to R100 000
- Goods in the open (i.e. not in a building or under a canopy/lapa) damaged by any insured risk contained in your policy are covered up to R25 000

- In the unfortunate event of death of the insured or their spouse, compensation is provided up to R10 000
- Medical expenses are covered up to R10 000 following accidental injury to guests or domestic employees of the insured
- Veterinary expenses are covered up to R2 000 for any domestic pet injured in a motor vehicle accident
- Bilking cover is provided up to R20 000
- Cover up to R10 000 for local authority charges due to water loss through pipe leakage

We also offer you the following benefit which you are covered for at no additional cost:

- During peak periods (referring to school holidays, long weekends and festivals) your content cover will automatically be increased by 10% for total contents insured

BUSINESS INTERRUPTION

Damage to your business as described in the property damage section may result in reduced turnover or additional expenses which may cause serious business interruption that you did not plan for.

This includes cover for loss of income caused by:

- Murder, suicide or armed robbery
- Shark or wild animal attack
- Contagious diseases
- Interruption of rail, road or air services
- Suspension or forfeiting of liquor licence
- Cancellation of bookings up to R10 000

VEHICLES

This covers vehicles such as motor cars, bakkies, buses, trucks, trailers, caravans, motorcycles and special type vehicles.

We also offer you the following benefits which you are covered for at no additional cost:

- Emergency accommodation up to R3 000 in the event of a motor accident
- Free excess waiver for individuals over the age of 55
- Motor vehicle repairs following an accident without prior consent is automatically included (up to R5 000)

- Medical expenses following a motor vehicle accident covered up to R5 000

- Unauthorised passengers liability cover automatically included (up to R2.5 million)

- Replacement of new vehicles with low mileage in the event of the vehicle being written off in an accident or if the vehicle is stolen or hijacked

Additional cover:

- Cover for passenger liability of employees can be purchased (up to R500 000)

- Motor accident cover for employees can be purchased (up to R60 000 per occupant), with a maximum of R1 million per event

LIABILITY

Liability insurance provides you with cover if you or one of your employees damages someone else's property or causes the death/injury of someone during the course of business.

Our cover includes:

- Spread of fire from the insured premises
- Liability arising from hunting activities
- Limited product liability up to R1 million for food and drink consumed away from the insured premises
- Legal defence costs and wrongful arrest limited to R100 000 per event and R500 000 per period of insurance

- Damage to guests' property on your premises (provided the insured is legally liable)

- Damage caused by cleaning or dry cleaning of guests' items limited to R10 000

- Up to R1 million for claims which may arise due to errors or omissions involved with the arrangement of excursions/tours for the guests staying at your premises

We also offer you the following benefit which you are covered for at no additional cost:

- Hole-in-one (golf) or full house (bowls) cover of up to R1 000

UMBRELLA LIABILITY (TOP-UP LIABILITY)

Umbrella liability is an extension or top-up of your existing liability cover that is available to you.

Below is a brief breakdown of what this cover entails:

- Top-up liability cover for policies with limits of R20 million, R30 million or R50 million

- This includes cover for all liability extensions on the policy, as long as the liability limit is at a minimum of at least R1 million and motor liability must be at a minimum of at least R2.5 million

Note: Cover for fare paying passengers under the motor third party liability section is excluded.

OTHER SECTIONS

Santam's insurance solutions are flexible enough to incorporate all your insurance requirements.

Therefore additional cover can be added to your overall insurance policy including:

- All risk cover for specified equipment and property
- Death or injury of the insured or an employee
- Accidental damage to electronic equipment
- Goods in transit
- Watercraft
- Fidelity (theft by employees)
- Game (livestock) – mortality cover due to fire and lightning

At Santam Commercial our breadth of expertise allows us to recognise potential risks to protect the future of your business. Because without forward-thinking insurance, your business can't operate the way you want it to. Why not put us to the test?

Santam. Insurance good and proper.

Speak to your broker for expert advice or visit

www.santam.co.za