

SANTAM GUESTHOUSE INSURANCE



COMPLETE COVER TO SAFEGUARD YOUR GUESTHOUSE OR BED AND BREAKFAST

As the owner of a guesthouse or bed-and-breakfast establishment, you go to great lengths to give your guests the best accommodation experience in a comfortable, safe and well-maintained environment.

You also understand that the success of your business largely depends on your ability to keep the property and guest facilities pristine and fully functioning. Despite your best efforts to ensure operations run smoothly, your business is still exposed to risks beyond your control that not only may affect the comfort and safety of your guests, but could also jeopardise your livelihood.

As South Africa's leading short-term insurer, with expertise in developing solutions for your industry, Santam understands the potential risks your business faces and can offer you tailored cover to help you mitigate those risks.

SANTAM'S GUESTHOUSE INSURANCE SOLUTION IS APPLICABLE WHERE:

- the business operates a maximum of 20 rooms for paying guests, and
- the owner and/or manager lives on the insured premises (not necessarily in the same building, but on the same property).

SANTAM GUESTHOUSE INSURANCE PROVIDES THE FOLLOWING COVER OPTIONS:

HIGHLY RECOMMENDED COVER

- Property damage (Mandatory cover)
- Business interruption
- Money
- Liability

OPTIONAL COVER

- Motor
- Umbrella liability (Top-up liability cover)
- Other (Additional cover)*



*Santam Guesthouse Insurance is not limited to these options – additional cover can be provided, where required. Speak to an intermediary for more information about our extended cover options.

COVER TYPES

PROPERTY DAMAGE

Property damage insurance provides comprehensive cover for buildings, including private dwellings, as well as for building contents. It includes cover for the following:

COVER	LIMITS AND CONDITIONS
Property insured for the full amount in the event of theft	Cover excludes outbuildings that are not connected to the main building, such as tool sheds, except in cases of forcible or violent entry
Subsidence and landslip damage to the insured property	
Money and stamps held on the insured premises	Up to R5 000
Trauma treatment for the owner and guests following a hijacking, theft, fire, violence or threat of violence that occurred on the insured premises	Up to R10 000 for any one event
Theft of money kept inside the insured premises	Up to R5 000, on condition that forcible or violent entry or exit can be proven
Accidental damage to windows, glass doors, household electrical appliances, and radio and aerial masts	
Accidental damage to the insured building	Up to R10 000
Personal items belonging to employees	Up to R10 000 Up to R50 000 for guests
Loss of locks, keys, access cards and remote controls	Up to R5 000
Costs of hiring a watchman and/or temporary repairs following an insured event	Up to R10 000
Beverage leakage (alcoholic and non-alcoholic)	Up to R20 000

Limits can be increased at an additional premium.

Note: During peak periods such as school holidays, long weekends and festivals, contents cover for the insured building will automatically increase by 10% for total contents insured at no additional cost.

COVER	LIMITS AND CONDITIONS
Damage to garden and water features by emergency services or due to any insured risk as contained in the insured's policy	Up to R20 000
Contamination of fish stock	Up to R20 000
Death of horses or koi due to any insured risk as contained in the insured's policy	Up to R20 000
External signs, blinds and canopies	Up to R20 000
Deterioration of food	Up to R25 000
Building damage by wild animals (excluding baboons)	Up to R100 000
Damage to goods kept in the open (i.e. not in a building or lapa or under a canopy) due to any insured risk as contained in the insured's policy	Up to R25 000
Compensation in the event of the death of the insured or the insured's partner	Up to R10 000
Medical expenses following accidental injury to a guest or domestic worker	Up to R10 000
Veterinary expenses for domestic pets injured in a motor vehicle accident	Up to R2 000
Bilking	Up to R20 000
Local authority charges due to water loss as a result of a pipe leak	Up to R10 000

COVER TYPES

BUSINESS INTERRUPTION

In the event of business interruption as outlined in the Property Damage section, your business may experience prolonged interruption, unexpected expenses and/or reduced income, which you may not have planned for. Our business interruption cover includes protection against loss of income caused by:

COVER	LIMITS AND CONDITIONS
Murder, suicide or armed robbery	
Attacks by sharks or wild animals	
Interruption to rail, road or air services	
Suspension or forfeiting of a liquor licence	
Cancellation of bookings	Up to R10 000 (This limit can be increased at an additional premium.)

VEHICLES

The Santam Guesthouse Insurance vehicle cover extends to motorcars, bakkies, buses, trucks, trailers, caravans, motorcycles and custom-modified vehicles. It includes a free excess waiver for individuals over the age of 55, and cover for the following, at no additional cost:

COVER	LIMITS AND CONDITIONS
Emergency accommodation in the event of a motor vehicle accident	Up to R3 000
Motor vehicle repairs without prior consent following an accident	Up to R5 000
Medical expenses following a motor vehicle accident	Up to R5 000
Unauthorised passengers liability	Up to R2,5 million
Replacement of a new vehicle with low mileage if the vehicle has been written off in an accident, or if it has been stolen or hijacked	
ADDITIONAL VEHICLE COVER	LIMITS AND CONDITIONS
Passenger liability cover for employees	Up to R500 000
Motor vehicle accident cover for employees	Up to R60 000 per occupant, with a maximum of R1 million per event

COVER TYPES

MONEY

As a business owner, it's likely that you keep money on your premises or need to transport it from time to time. Cover for the loss of or damage to money held on the premises and/or while in transit to or from the bank is included under the Property Damage section, up to a limit of R5 000. However, this limit can be increased at an additional premium.

This cover can be extended to include the following:

COVER	LIMITS AND CONDITIONS
Clothing	Up to R5 000 (This limit can be increased at an additional premium.)
Loss of or damage to receptacles (money containers or safes)	Up to R3 000, or the amount stated in the policy document, whichever is higher (This limit can be increased at an additional premium.)
Loss of locks or keys	

LIABILITY

Liability insurance provides cover in the event that you or one of your employees causes damage to someone else's property, or injury to or the death of someone during the course of business.

This cover includes the following:

COVER	LIMITS AND CONDITIONS
Damage caused by the spread of fire from the insured premises	
Liability arising from hunting activities	
Personal liability	
Limited product liability for food and drink supplied and consumed away from the insured premises	Up to R1 million
Legal defence and wrongful arrest costs	R100 000 per event R500 000 per insured period
Damage to guests' property held on the insured premises	Provided that the insured or the insured business is legally liable
Damage caused by cleaning or dry cleaning guests' personal belongings	Up to R10 000
Claims arising from errors or omissions during the arrangement of excursions or tours for guests staying at the insured premises	Up to R1 million
Cover for a hole-in-one (golf) and full house (bowls), at no additional cost	Up to R1 000

Limits can be increased at an additional premium.



COVER TYPES

UMBRELLA LIABILITY (TOP-UP LIABILITY)

Umbrella liability cover provides additional insurance and peace of mind as a top-up on the standard liability cover.

This includes the following:

COVER	LIMITS AND CONDITIONS
Top-up liability cover for policies with limits of R20 million, R30 million or R50 million	It includes cover for all liability extensions on the policy, on the condition that: <ul style="list-style-type: none">• the liability limit is set at a minimum of R1 million, and• the motor liability is set at a minimum of R2,5 million. Motor third-party liability cover does not extend to fare-paying passengers.



ADDITIONAL COVER OPTIONS

As the owner of a guesthouse or bed and breakfast, you can choose additional options to ensure all your business insurance needs are covered in one comprehensive portfolio. The following additional cover options are available:

- All-risk cover for specified equipment and property
- Cover for death or injury of the insured or an employee
- Accidental damage cover
- Electronic equipment cover
- Goods in transit cover
- Watercraft cover
- Fidelity cover (Theft by employees)
- Mortality cover for game (livestock) due to fire or lightning

VALUE-ADDED SERVICES

Santam's business partner, LEXAssist, offers you a broad-based legal support service within territorial limits which includes:

- 24/7 telephonic legal advice
- Document services
- A direct legal consultation service

You also enjoy access to Santam's business partner, Europ Assistance, which offers you free medical advice, emergency medical transport, legal advice and a crisis line.



Santam understands that running a successful business takes years of hard work and the right partnerships. And when you work hard to succeed, you need good and proper insurance that helps you thrive. No matter the type and size of your business, or your vision for it, you can rely on our in-depth expertise of over 103 years to protect it. **Santam. Insurance good and proper.**

To find out more about our insurance solutions best suited to your business, speak to your intermediary or visit www.santam.co.za.