



**AN GUIDE TO THE COVER AVAILABLE
ON THE BnB SURE POLICY**

COMPREHENSIVE, FLEXIBLE, UNRIVALLED

General	Excess
<ol style="list-style-type: none"> 1 The policy covers both the home & business in one policy with no splitting of sums insured on each 2 Membership of any our "Approved Associations" gives a premium discount. 3 Establishments graded by the Tourism Grading Council carry an additional discount 4 BnB SURE can cover B&Bs, Guesthouses, Boutique Hotels, Country Houses, Holiday homes, Self Catering and Backpackers no more than two storeys in height 	
Buildings	
<ol style="list-style-type: none"> 1 The policy automatically covers private & business use 2 The policy automatically provides subsidence and landslip cover. 3 Coldrooms can be covered if advised to BnB SURE. 4 R15 000 power surge cover is included. This can be increased if required. 5 R15 000 accidental damage cover is included. This can be increased if required. 6 If thatched construction lightning conductors are required. 7 Fire fighting equipment as required by local authorities should be installed. 8 Any geysers bigger than 250 litres should be declared 9 Inflation Protector adds 1.25% to Sum Insured each month but premium not adjusted until anniversary date 	<p>R 1,000 1% of S.I.- Max R5000</p> <p>FLAT R1000 FLAT R1000</p>
Contents	
<ol style="list-style-type: none"> 1 The policy covers both the home & business in one policy with no splitting of sums insured on each 2 Theft is generally not restricted to forcible & violent entry unless underwriting requires it. 3 A choice of three cover options. Comprehensive, Fire & Perils only or Fire & Perils with non theft extensions 4 First Loss Theft cover is optional if restricted cover is chosen for the Contents section 5 Uninsured personal effects belonging to guests is covered up to R25,000. This can be increased. 6 Power surge cover of R15,000 is included. This can be increased. 7 The premises remain covered if completely unoccupied for longer than 24 hours subject to additional excess. 8 Up to R20 000 cover if your guests leave without paying (bilking) is included. Can be increased. 9 Copies of ID documents or ID numbers are not a requirement for Bilking claims 10 Theft by guests is included. No limit. 11 R5000 money cover at the premises is included. Additional limits can be insured on the Money section. 12 R25 000 cover for goods in the open or 1% of the sum insured for contents is included. Can be increased. 13 R7 500 cover for the contents of each fridge or deep freeze in included. 14 R15 000 All Risks cover is included for Contents. 15 R7 500 cover for signs/sign posts is included. This cover extends to signs on and off the premises 16 R10,000 cover is included to cover damage to any door or window smashed by the insured in the emergency evacuation of a guest from a room 17 Inflation Protector adds 1.25% to Sum Insured each month but premium not adjusted until anniversary date 18 Household goods in transit from place of purchase or repair up to R10,000 19 Medical expenses incurred at the Insured premises as a result of accident up to R5000 20 Fatal injury to insured or guests. R10,000 by accident. R15,000 by thieves or fire 21 Water Leakage costs up to R5000 22 Trauma counselling following violence or threat of violence up to R2000 per person (Max R10,000 per claim) 23 Garden plants destroyed by fire department or by motor vehicles up to R5000 24 Goods damaged by a registered & recognised laundry up to R10,000 - Max R20,000 per 12 month cycle 25 No Claim Discount applies to the policy 	<p>FLAT R1000</p> <p>FLAT R500</p> <p>FLAT R500 FLAT R1000 FLAT R1000 FLAT R5000</p> <p>FLAT R500</p> <p>FLAT R500</p> <p>FLAT R500 NIL FLAT R500 FLAT R500 NIL</p> <p>N/A NIL NIL NIL NIL NIL FLAT R500 FLAT R1000 N/A</p>

All Risks		
1	Valuation certificates are required for any items in excess of R2,000.	
2	Sunglasses, cell phones, navigator system and ipods as well as laptops should be specified	
3	Car sound systems should be specified	
4	Golfers Hole in One - R2000 plus a certificate of recognition	
5	Bowls "Full House" - R1000	
Electronic Equipment		
1	Laptops should be separately specified	
2	Do you require cover for laptops?	
Liability Section		FLAT R1000
1	Disclaimers are not a requirement of BnB SURE	
2	Food poisoning is automatically included.	
3	The policy covers the insured's personal liability (if the insured is a sole proprietor)	
4	Wedding and spa facilities should be declared. Additional premium is charged.	
5	Errors & omissions cover of R5m included	
6	Restaurant or conference facilities where the turnover exceeds 40% of the total T/O should be declared	
7	Up to 30 rooms can be catered for	
8	Any dormitory type rooms should be declared.	
9	Domestic gyms, swimming pools, squash courts and tennis courts are automatically covered.	
10	Any trampoline should have a disclaimer notice alongside it advising that use is own risk.	
11	Any cycles lent or hired by the insured must be inspected daily and riders must wear correct helmets.	
12	Any boats or canoes used by guests should be inspected daily and life jackets worn by guests	
13	Domestic dogs, cats and caged birds are automatically covered.	
14	Limited liability arising from certain wild animals but not "Big 5" type animals is covered up to R2m	
16	Passenger Liability is covered up to the limit of the General Liability and a maximum of R50m provided the vehicle being used is insured on the policy.	
17	Guests not actually staying at the establishment are not covered but this cover can be added.	
18	Spread of fire cover is available to properties within the parameters described by the Veld & Forest Act.	
19	Liability as a result of horse riding is excluded but can be added subject to additional premium	
20	Other businesses from the premises can often be added to the policy on request.	
21	It is suggested that drivers transporting guests should have a PDP licence.	
22	A special "certificate of fitness" for your vehicle if you transport paying guests is a legal requirement	
23	Wrongful arrest and defamation included to R100,000	
24	Medical Malpractice (first aid treatment only) included	
Business Interruption		
Loss of Revenue as a result of the following is covered:		
1	Fire, storm, flood, water	
2	Theft from 7 days after being reported to BnB SURE and Max 21 days thereafter	NIL
3	Cancellation of an event within 25km of the establishment	
4	Murder, rape, suicide or any attempt thereat	
5	Any violent event	
6	Abnormal noise within 500metres of the establishment as a result of building operations	
7	Staff stay-aways, legal or otherwise	48 hours
8	Hospitalisation of a "key person" being a spouse, partner or manager	
9	Death of a 'key person' being a spouse, partner or manager	
10	Cancellation by a guest as a result of an incident beyond the control of the guest	R 500
11	Breakdown of essential equipment	48 hours
12	Infestation by a swarm of bees, wasps or hornets.	
13	Inappropriate behaviour by a member of the insured's staff - disciplinary action must be taken to dismiss	
14	Inflation Protector adds 1.25% to Sum Insured each month but premium not adjusted until anniversary date	N/A
15	Prevention of access to 50km	
Money		
1	R5000 free cover is on the policy under both the Contents and All Risks sections. Additional can be insured in terms of the Money section	
2	A safe is required in respect of any amount in excess of R5000 cover outside business hours	
3	Business hours on the BnB SURE policy are between	

Motor		
1	The policy covers the vehicle for private & B&B activities.	
2	Even using the vehicle to buy groceries is business use as ruled by the Ombudsman.	
3	Individually rated Executive Motor section for vehicles over R200,000 in value	VARIES
4	Car hire following theft is included.	NIL
5	Car hire following accident is automatically included in the Executive Motor section.	
6	Tracking devices are usually required for the Executive Motor section	
7	Car hire following accident can be added to the "non Executive" Motor section	
8	Children driving any of the insured vehicles MUST be declared as they are specifically rated	VARIES
9	Vehicles in which another party has an interest must be declared.	
10	The "No Blame bonus" waives the excess and the No Claim Discount is not lost if the accident is without any doubt NOT the fault of the insured. This does not apply to the Executive Motor section.	
11	Passenger liability to the liability limit on this policy and subject to a maximum of R50m on any private car (as described) and up to 9 seats is included for fare paying passengers staying at the insured establishment.	
12	Waiver of basic excess (not applicable to Executive motor section) is available.	
13	Medical expenses following accident to R3000 per occupant	
14	Loss of Keys extension - R5000	NIL
15	Contingent Liability automatically included	
16	Emergency accommodation costs included up to R2000 if accident more than 300km for insured's home	NIL
Guest Medical Evacuation		
1	Emergency evacuation with guaranteed admission to hospital is available with cover up to R100,000	
Fidelity		
1	R10 000 free cover is on the policy.	
Accounts Receivable		
1	R10 000 free cover is on the policy.	
Appliance Maintenance		
1	Repair costs (not replacement) to any non portable "white goods" is covered up to R3000	FLAT R280
2	Electrical or plumbing costs up to R3000 is included.	FLAT R280
3	Cover for repairs to pool, Jacuzzi, electric gate and other electric motors is not on the policy but available	
Personal Accident		
1	The policy has a very comprehensive Personal accident section	
Pleasure Craft Section		
1	Pleasure craft up to 5metres and R100,000 in value can be insured	
Funeral Costs Section		
1	Funeral costs up to R15,000 can be insured	