

Needs Analysis Form

Legal Entity Name.....
 Name of Establishment:.....
 Date Of Birth:.....
 Physical Address of Premises:.....
 Name of Broker:.....
 Date Completed:.....



General

- 1 Has your insurance ever been cancelled?
- 2 Do you know that this policy covers both your home & business?
- 3 Do you have more than one premises?
- 4 Do you know that membership of any association could give you a discount?
- 5 Is your establishment star graded by The Grading Council?
- 6 Is your establishment a holiday home, self catering or backpacker?
- 7 Is your establishment a B&B, guesthouse, Boutique hotel or country house?

YES:	NO:	REMARKS:

Buildings

- 1 Do you know that the policy provides subsidence and landslip cover?
- 2 Do you have a coldroom?
- 3 R15 000 power surge cover is included. Is this enough?
- 4 R15 000 accidental damage cover is included. Is this enough?
- 5 Is any part of the buildings thatched ?
- 6 If thatched construction do you have a lightning conductor?
- 7 Do you have any fire fighting equipment at the premises?
- 8 Is there more than one geyser at the premises?
- 9 Are any geysers bigger than 250 litres ?
- 10 Do you currently have insurance for your building on your bond?

YES:	NO:	REMARKS:

Contents

- 1 Uninsured personal effects belonging to your guests is covered up to R25,000. Is this enough?
- 2 Power surge cover of R15,000 is included. Is this enough?
- 3 Are the premises completely unoccupied for longer than 24 hours ?
- 4 Up to R20 000 cover if your guests leave without paying is included. Is this enough?
- 5 Do you know that your policy doesn't restrict theft to forcible/violent entry?
- 6 Do you know that cover for theft by guests is included.
- 7 Have you insured all your contents both business and personal at what it would cost you to replace them at current prices?
- 8 R5000 money cover at the premises is included. Do you need more?
- 9 R25 000 cover for goods in the open or 1% of the sum insured for contents is included. Is this enough?
- 10 R7 500 cover for the contents of each fridge or deep freeze in included. Is that enough?
- 11 R15 000 All Risks cover is included for Contents. Is this enough?
- 12 R7 500 cover for signs/sign posts is included. Is this enough to cover any sign both on or off your premises?

YES:	NO:	REMARKS:

All Risks

- 1 Do you require cover for your personal belongings whilst away from your premises?
- 2 Do you have valuation certificates for any items in excess of R2,000.00?

YES:	NO:	REMARKS:

10 Do you own your vehicles or do they belong to some other person/company?

11 Are you aware of the BnB Sure No Blame bonus?

12 Are you aware that you have passenger liability to the liability limit on this policy in terms of any private car up to 9 seats insured on this policy?

13 Are all passengers being transported also guests at the establishment?

14 Do you operate the vehicle as a tour guide?

15 Do you use any vehicle for any other business?

Money

1 R5000 free cover is on the policy under both the Contents and All Risks sections. Is this enough?

YES:	NO:	REMARKS:

2 Do you have a safe?

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Guest Medical Evacuation

1 Do you wish to have cover for your guests should they require emergency medical treatment or evacuation?

YES:	NO:	REMARKS:

Fidelity

1 R10 000 free cover is on the policy.

YES:	NO:	REMARKS:

Appliance Maintenance

1 Do you know that the policy provides cover for appliances or electronics should they break down & need repair up to an amount of R3000 each repair.

YES:	NO:	REMARKS:

2 Do you require cover for repairs to pool, Jacuzzi, electric gate and electric garage door motors?

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Personal Accident

1 Do you wish to provide death and disability cover for your staff?

2 Do you require cover for death, disability, critical illness, accidental medical expenses and income protection?

YES:	NO:	REMARKS:

Pleasure Craft Section

1 Do you have any boats that you want to insure?

YES:	NO:	REMARKS:

Funeral Costs Section

1 Do you need to cover your family or staff for burial costs?

YES:	NO:	REMARKS:

Accounts Receivable

1 R10 000 free cover is on the policy should a loss of records occur and you lose money as you are not able to collect it. Is this enough?

YES:	NO:	REMARKS:

Insured signature:.....

Broker signature:.....