

Needs Analysis Form

Legal Entity Name.....
 Name of Establishment.....
 Physical Address of Premises:.....

 Name of Broker:.....
 Date Completed:.....



General

- 1 Has your insurance ever been cancelled?
- 2 Do you know that this policy that 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:

Buildings

- 1 Do you know that the policy provides subsidence and landslip cover?
- 2 Do you have a coldroom?
- 3 R10 000 power surge cover is included. Is this enough?
- 4 R10 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:

Contents

- 1 Uninsured personal effects belonging to your guests is covered up to R10,000. 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 R10 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:

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:

- 9 Do your children drive your vehicles and are they living at home?
- 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?
- 2 Do you have a safe?

YES:	NO:

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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:

Fidelity

- 1 R10 000 free cover is on the policy.

YES:	NO:

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

YES:	NO:

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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:

Pleasure Craft Section

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

YES:	NO:

Funeral Costs Section

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

YES:	NO:

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:

Insured signature:.....

Broker signature:.....