



## Why BnB Sure?

Because they care about the B&B and guesthouse industry, listened to their needs and designed their policy in conjunction with establishment owners and the industry!

The BnB Sure policy has been designed to provide cover for private residences which have become establishments for paying guests or purpose built establishments in terms of guesthouses, self-catering units, lodges, caravan parks, etc.

### Extensions Automatically Included :

#### BUILDINGS

Accidental Damage	R10,000.00 With Excess Of R1,000.00
Subsidence and Landslip	Excess Of 1% Max R500.00
Capital Additions	Not Exceeding 20% Of Sum Insured
Loss Of Rent	20% of sum insured
Public Supply Or Mains Connection	
Glass and Sanitary Ware	
Water Pumping Machinery	
Inflation Protector	Additional 1.25% Per Month
Power Surge	R 10,000.00

#### CONTENTS

Debris Removal	
Loss Of Money	R 5,000.00
Bilking	R 10,000.00
Mirrors and Glass	
Television Sets and Ancillary Equipment	
Refridgerator or Deep Freeze Contents	R7,500.00 Per Unit
Loss Of Documents	R 5,000.00
Veterinary Fees	R 2,000.00
Goods In The Open	1% Of Sum Insured Or R25,000.00
Household Goods In Transit	R 10,000.00
Locks and Keys	R 5,000.00
Property Of Employees	R 5,000.00
Personal Effects Of Non Paying Guests	R 5,000.00
Rent and Alternative Accommodation	20% of sum insured
Medical Expenses	R5,000.00 With R500.00 Excess
Fatal Injury - Death By Accident	R 10,000.00
Fatal Injury - Death By Thieves Or Fire	R 15,000.00
Accidental Damage	R 15,000.00
Water Leakage	R 5,000.00
Cash and Credit Cards	R 5,000.00
Trauma Counselling	R1,000.00 Per Person Or R6,000.00 Per Event
Re-instatement Of Data/Programmes	R 5,000.00
Garden Plants	R5,000.00 With R500.00 Excess
Signs and Signposts	R7,500.00 With R500.00 Excess
Guest Effects	R10,000.00 With Excess Of R1,000.00
Power Surge	R15,000.00 With Excess Of R1,000.00
Emergency Rescue	R 10,000.00

#### LIABILITY

Passenger Liability	R 28,000,000.00
Legal Defence Costs	R 1,000,000.00
Wrongful Arrest/Defamation	R 1,000,000.00
Food and Drink	Follows Liability Limit

Employers Liability	Follows Liability Limit
Errors and Omissions	R 1,000,000.00
Guest Effects	R 50,000.00
Medical Malpractice (Applicable To First Aid Treatment Only)	

#### **ALL RISKS**

Golfer Hole In One	R 2,000.00
Loss Of Money	R 5,000.00
Bowls Full House	R 1,000.00

#### **BUSINESS INTERRUPTION**

Prevention Of Access	10km Radius
Public Telecommunications	24 Hour Time Excess
Public Utilities	
Suicide, Murder, Rape Or Any Attempt Thereat	
Shark, Wild Animal Attack, Spillage, Food and Drink Poisoning, Contagious or Infectious Diseases	
Cancellation Of An Event	Within 25km
Staff Stay Aways - Legal or Otherwise	2 Day Time Excess
Failure Of Essential Equipment	48 Hour Time Excess
Death or Hospitalisation Of A Key Member - Being A Spouse, Partner or Manager	
Traumatic Events At The Premises	
Cancellation Beyond The Control Of The Guest	R500.00 Excess
Theft - Subject To A 7 Day Excess From The Date Reported To The Company And Limited To 30 Days From The Date Of Loss	
Noise Pollution	Within 500m

#### **MOTOR**

Passenger Liability	R 2,000,000.00
Unauthorised Passenger Liability	R 2,000,000.00
Loss Of Keys	R 5,000.00
Fire Extinguishing Charges	R 5,000.00
Credit Shortfall	
Contingent Liability	R 2,000,000.00
Care Hire Following Theft	R195.00 Per Day - 30 Days
Restatement Extension	
Trauma Counselling	R 1,000.00
No Blame Bonus	
Emergency Accommodation More Than 300km From Home	R 2,000.00

### **Value Added Benefits**

**BNB SURE ASSIST** provides all labour and parts costs of electrical and plumbing services at your B&B or guesthouse subject to a call out fee of R280 for the following electrical or plumbing - with a limit of R3 000 per event. Note that excesses increase with the second and third claim within the same year :

Faulty lights  
Blocked drains  
Plugs  
Leaks (toilets, etc.)  
Geyser thermostats  
Tap washers  
Geyser elements  
Toilet rubbers  
Power failures  
Geyser valves

Distribution boards  
Burst pipes  
Earth leakage  
Blocked baths, sinks and taps  
Relays  
Shower outlets  
Light switches  
Water connections  
Burnt plug points  
General house wiring

Excluding : electric gates, electric garage doors, Jacuzzi pumps, swimming pool pumps  
and any item covered by the Appliance Maintenance Section.

**LEGAL SERVICE** provides any legal or labour advice

**MEDICAL SERVICE** provides advice on medical problems

**APPLIANCE MAINTENANCE** (on any 10 items as listed in the policy) provides  
repairs to the following domestic type appliances (not commercial equipment) and  
subject to a call out fee of R280 :

TV sets  
Fridges  
Hi Fi sets  
Freezes  
Video cassette recorders  
Washing machines  
Microwave ovens  
Tumble driers  
Dishwashers  
Stoves

Excluding : all commercial type equipment and hand held or portable items.

**AUTO ASSIST** provides advice in the event of breakdown or accident. Tow in costs  
related to breakdowns are for the account of the owner. Tow in costs following a  
vehicle insured on the BnB Sure policy being involved in an accident will be paid in  
terms of the motor claim provided the vehicle is insured on a comprehensive basis.

Claims must be reported to the toll free line on 0800 55 66 77