



HOSPITALITY POLICY

The CIB Hospitality policy provides a truly unique African wording and provides specialized covers for businesses operating in the Hospitality industry.

We understand that our clients have to constantly adapt to the ever changing requirements of their customers. That is why we have designed our policy to be pro-active and provide innovative Insurance solutions and interactive development for both Intermediaries and clients.

In addition we also know that our clients require ongoing assistance through Risk Management and compliance issues and therefore our services incorporate these essential factors.

Please visit our website on www.cib.co.za for up to date information and manuals which can assist you in being pro active in protecting your interests.

GENERAL

Automatically included at no additional cost:

- Claims preparation costs - if no amount stated in schedule automatic R5 000 included on all sections.
- Property protection costs – R5 000 for temporary protection measures including the hiring of watchmen.
- Trauma counseling – Guests & Staff – R20 000 cover for fees charged by a Bona Fide professional counselor following any incident involving hi jacking, hold up or animal attack that results in traumatic stress to guests or staff.
- Third Party Emergency Assistance - R10 000 cover for emergency assistance from any non professional third party for damage caused to their personal equipment or medical expenses not otherwise recoverable whilst rendering aid on or within the insured's premises .



PROPERTY DAMAGE SECTION

- Alcoholic Beverage – R20 000 Loss or damage as a result of fermentation, leakage or overflow from fixed installations containing alcoholic beverages.
- Guest's Effects – Damage caused by animals – R20 000 cover for guests personal effects.
- Debris & Silt Removal – R20 000 for Costs necessarily incurred for the removal of debris and / or silt within an area of 10 meters of the insured's property.
- Signs, Shades and Canopies – R20 000 cover.
- All risks cover on deterioration of stock – R25 000 cover.
- Accidental damage to sanitary ware including bathroom fixtures and fittings, where buildings are insured.
- All risks cover for R20 000 on damage to water tanks and geysers.
- Fish Stocks – Contamination & Pollution – R20 000 Financial loss resulting from the death of fish stocks due to contamination or pollution of water in dams or ponds.
- Theft of external fixtures and fittings from the premises including gates motors/borehole pumps, and fencing.

MISCELLANEOUS ACCIDENT COVERS

Automatically included at no additional cost:

- Employees – Compensation for accidental death or injury as a result of an accident whilst at work – R5 000 cover per individual including medical expenses not otherwise recoverable up to a maximum liability of R20 000 in respect of one event .
- Employee's personal effects up to R5 000 if damaged as a result of an accident or peril stated in the schedule whilst at work.
- Damage to glass , mirrors and sanitary ware – first loss basis.
- Personal accident assault and medical expenses whilst money is in transit from or to the insured premises.
- Guests effects lost following armed robbery if not separately insured.
- Locks and keys including electronic access cards up to a maximum liability of R5 500.
- Malicious damage to contents following theft or any attempt thereof.

OFFICE CONTENTS SECTION

Automatically included at no additional cost:

- Full Theft cover provided where office contents are insured at no additional cost.

MOTOR SECTION

Automatically included at no additional cost:

- Retail value.
- Medical expenses and passenger liability cover for open "game drive vehicles".
- Passenger liability for fare-paying passengers conveyed in the course of business R2 000 000.
- New for old if the vehicle is written off or stolen within 12 months of being bought new.
- Own authorization of repairs up to R10 000.
- Vehicle hire fees, should an insured vehicle be stolen or damaged in an accident.

CONSEQUENTIAL LOSS SECTION

Automatically included at no additional cost:

- Murder, rape or suicide occurring at the insured's premises.
- An outbreak of infectious or contagious disease/s.
- Poisoning attributable to food or drink sold or supplied at the insured premises.
- Closure of the insured premises due to defective sanitation, vermin or pests.
- Chemical or oil pollution of beaches, rivers, or waterways located within a radius of 40 kilometers of the insured premises.
- Shark attack or attack by wild game occurring on or within a radius of 20 kilometers of the insured premises.
- Customers / Suppliers Extensions.
- Public Utilities Extension.

Optional extension:

- Cancellation of events.
- Bush Fire which results in the Loss of Game which results in loss of tourist attraction.
- Loss of Liquor License if cancelled by a legitimate authority.
- Ventilation Failure and/or Auxiliary Power Failure resulting in the closure of the premises.
- Rail Road and Air services - cancellation thereof.
- Extended prevention of access cover up to 50km.

OTHER SECTIONS AVAILABLE INCLUDE:

- Small craft.
- Fidelity.
- House owners.
- Householders.
- Cancellation of events.
- Machinery breakdown.
- Deterioration of stock.



LIABILITY SECTION

Automatically included at no additional cost:

- Damage to public services.
- Visitors and guests effects (in insured's custody / control).
- Damage caused to guests effects whilst washing or Dry cleaning.
- Tenants/property owners.
- Legal defense costs.
- Guests Vehicles and their contents whilst located on the insured premises.
- Saunas, gymnasiums and hairdressing salons.
- Health Spa's, Wellness centers etc.
- Sporting/recreational facilities.
- Food poisoning.
- Wrongful arrest and defamation.
- Products Liability/Defective Workmanship.
- EC Directive.

Optional extension:

- Wild game attack/wild game breakout.
- Hunting liability.
- Additional spread of fire.
- Relocation cost following game breakout.
- Employers liability.
- Trustees liability/member to member liability.
- Errors and omissions.

MEDICAL & EMERGENCY EVACUATION (OPTIONAL EXTRA)

- 24 hour medical advice and emergency evacuation service available to guests and staff.
- Medical advice in any emergency.
- Emergency road or air response.
- Most appropriate facility and ambulance transfer.
- Delivery of medication/blood.
- Care for stranded minors and frail companions.

