

Bryte Insurance Company Limited

A Fairfax Company

Registration number: 1965/006764/06 VAT number: 4530103581

Authorised Financial Services Provider No. 17703

15 Marshall Street, Ferreirasdorp, Johannesburg, 2001 PO Box 61489, Marshalltown 2107

Please complete this form in BLOCK CAPITALS and send it to your broker or to Bryte Insurance Company Limited.

Protection of Personal Information	
<p>The Protection of Personal Information Act 4 of 2013 ("PoPI") gives effect to your constitutional right to privacy in relation to safeguarding your personal information when processed by a responsible party, namely Bryte Insurance Company Limited ("Bryte"). In this regard you give consent to Bryte to retain your personal information and to use and share this information with legitimate sources only for the purpose of this insurance contract.</p> <p>Should you decide to cancel this insurance contract you further consent to Bryte retaining the information in line with the legally permitted retention period, for statistical and reporting purposes only. Bryte confirms its commitment to ensure that your information is kept confidential and has implemented appropriate measures to prevent loss, damage, unauthorised and unlawful access thereto.</p> <p>Should you, at any point, wish to revoke this consent/authorisation, please contact your local Bryte office or your broker who will contact Bryte. The appropriate action will be taken in line with your request.</p>	

Information (compulsory)	
Insured name (legal name)	
Establishment name	
VAT number	Company registration number
Contact person	
Postal address	Postal code
Street address where the establishment is situated	Postal code
Cell phone number	Telephone number
Email address	Website address
Type of establishment	
May we occasionally send information on changes to your product or claims process updates?	<input type="checkbox"/> Yes <input type="checkbox"/> No
When do you want the insurance to commence?	

All documentation is sent electronically for security purposes

General (compulsory)	
How long has the establishment been in operation?	
How long has the current owner or management been involved in this business?	
How many permanent staff does the business employ?	
Has there been any labour disputes during the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have prominently displayed disclaimers at the premises? Please supply a copy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you hold a valid liquor licence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is alcohol available on or sold from the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What activities or services do you offer at the establishment?	
What adventure activities do you offer at the establishment?	

Do you cater for weddings?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you cater for conferences?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
How many bedrooms do you have?			
When is your peak accommodation season?			
What is your average annual occupancy rate?			
What is your approximate annual revenue?			
What is the percentage split of your annual revenue on the items below			
Accommodation	R		%
Restaurant/conference	R		%
Weddings	R		%
Other activities/adventure activities	R		%
Extinguishers			
All present and correctly located?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Clear access?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
In good condition and serviced in last 12 months?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Staff trained to use fire equipment?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Smoke/fire detection in place?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any other firefighting precautions/procedures/equipment in place?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Gas cylinders			
Fittings and hoses in good condition?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Installed by accredited LPGASA installer?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your gas installation comply with regulations?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Total kg gas kept on site?			
Kitchen			
Cooker hood in use?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Cooker hood filters served regularly?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Deep fryer in use?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fire blanket near cooking appliances?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fire extinguisher in kitchen?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Public safety			
Is the swimming pool fenced? (if applicable)		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Indemnity signs posted?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Evacuation plan in place and formalised?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Emergency numbers displayed/available?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Please supply details of the security at the establishment			
Please supply details of any animals (wild/domestic) kept on the establishment			

Do you have any balconies or raised decks not protected by railings or balustrades?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any/all electric fences and geysers compliant with SANS or OHS Act regulations?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any open excavations or empty holes presenting a danger to guests?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any unprotected cliffs or edges with steep drop offs on the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any stairways/walkways which are not illuminated at night?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Previous insurance

With which insurer(s) were you previously insured?

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Has any insurer ever cancelled a policy you have held and if so why? Yes No

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Have you suffered any losses in last 3 years, if yes supply insurers report? Yes No

I confirm that the information contained in this questionnaire is true and that the document will form the basis of my contract with Bryte Insurance Company.

Date _____ Signature _____

Debit order form

Account holder	
Bank	
Account number	
Branch	
Branch code	
Type of account	

Please indicate what date, the 1st 7th or the 10th of every month we should debit your account for the premium collection?

Collection date of debit order	
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I authorise Bryte Insurance Company Limited, to debit my account with the monthly premiums due for my Boutique Stay policy.

Date _____ Signature _____

Material Damage

Are some or all of you buildings thatch or non-standard? Yes No

If yes, please specify dimensions of thatch cover and complete the attached thatch questionnaire

Wall construction Yes No

Floor construction Yes No

Buildings total replacement value including all outbuildings of standard construction	R
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Buildings total replacement value roofed with thatch or non-standard construction	R
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When last were these professionally valued?

Building square metre under roof

How many geysers do you have?

Number of free standing structures?

When were the buildings constructed?

Are the buildings regularly maintained by qualified electricians, plumbers, etc? Yes No

Please provide details of your maintenance plan

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When last was an electrical compliance certificate issued in respect of the buildings?		
Plant, machinery, landlord's fixtures and fittings for which insured responsible		R
Stock and materials in trade		R
Miscellaneous as described and tenant's improvements		R
Additional cover		
Do you require subsidence and landslip added, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
If you require power surge in excess of R50 000 , please specify	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require escalator clause added, please specify	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require removal of silt, debris and fallen trees in excess of R10 000	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require cost to reinstate landscaping damaged by perils in excess of R25 000	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
If you require External signs, blinds etc in excess of R50 000 , please specify	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require damage caused by animals in excess of R10 000	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
If you require accidental loss of refrigerated stock in excess of R30 000 , specify	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Contents		
What is the total replacement value of the entire contents including both personal and business? (minimum R100,000)		R
Cover required <input type="checkbox"/> Comprehensive <input type="checkbox"/> Fire and perils		
If yes, to what value? (minimum R200,000)		R
Do you wish to insure all your electrical goods against power surge in excess of the free R50,000?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Value of total electrical goods		R
Office Contents		
Contents sum insured		R
Additional cover		
Do you require power surge, please specify limit		R
Glass		
Glass sum insured		R
Additional cover		
Do you require accidental damage cover to glass in display fridges, specify limit		R
Accidental Damage		
Accidental damage sum insured		R
Additional cover		
Do you require accidental physical loss cause by discharge or leakage from tanks, specify limit		R
Transit		
Goods in transit sum insured (Load limit basis)		R
State type of cover required		
Additional cover		
Do you require Breakdown of Refrigeration Equipment, please specify limit		R

Specified All Risks		
1.		R
2.		R
3.		R
4.		R
Crime		
All Contents and Stock theft sum insured		R
Do you require Seasonal Increase cover, please specify limit		R
Do you require Malicious Damage caused by theft, please specify limit		R
Money sum insured		R
If you require Guests/Customers property in excess of R30 000 , please specify		R
Fidelity		
Blanket Basis limit		R
Number of employees		
Consequential Loss		
Gross Profit sum insured		R
Additions or Difference Basis		
Loss of Revenue		R
Additional Increased Cost of Working		R
Cancellation of bookings		R
Indemnity Period required		months
Additional cover		
Do you require Prevention of Access Extended cover, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require Public Utilities – Extended cover, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require Loss of Tourist Attraction extension, specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require Bilking, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require Emergency Evacuation costs, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require cover for specified suppliers, please specify limit and suppliers	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require cover for unspecified suppliers, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Do you require cover following Accidental Damage, please specify limit	<input type="checkbox"/> Yes <input type="checkbox"/> No	R
Employee Benefits Section		
Applicable to persons between the ages of 18 and 70 only		
Do you wish to insure this section?		<input type="checkbox"/> Yes <input type="checkbox"/> No
To the best of your knowledge, are all the persons to be insured for personal accident in good health, free from physical defects or infirmities and not especially exposed to accidents from their occupations or past-times?		<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, please give details		

Proposer name and initials		Date of birth		Disabilities	
1.					
2.					
3.					
Cover required	Proposer 1	Proposer 2	Proposer 3		
Section 1: Personal accident insurance					
Death	R	R	R		
Permanent total disablement	R	R	R		
Temporary total disablement number/wages per week	R	R	R		
Medical Expenses	R	R	R		
Liability					
Limit of liability required				R	
Additional cover					
Do you require errors and omissions cover of R2m?				<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you require goodwill protection costs, please specify limit				<input type="checkbox"/> Yes <input type="checkbox"/> No R	
Do you require Hunting safari and animal attack cover, please specify limit				<input type="checkbox"/> Yes <input type="checkbox"/> No R	
Do you require adventure activities cover, please specify limit				<input type="checkbox"/> Yes <input type="checkbox"/> No R	
Do you require cover for search and rescue costs of guests, specify limit				<input type="checkbox"/> Yes <input type="checkbox"/> No R	
Do you require cover for breakout of wild animals, specify limit				<input type="checkbox"/> Yes <input type="checkbox"/> No R	
Do you require relocation costs cover following breakout of wild animals?				<input type="checkbox"/> Yes <input type="checkbox"/> No R	
If you require Spread of Fire in excess of R500 000 , please complete the enclosed spread of fire questionnaire					
Motor section					
Do you wish to insure your vehicles?				<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please complete the following					
	Vehicle 1		Vehicle 2		Vehicle 3
Make					
Model					
Year					
Registration number					
VIN number					
Engine number					
Current retail value					
	Vehicle 1		Vehicle 2		Vehicle 3
Finance company					
Finance account number					
Shortfall included	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Shortfall sum insured					
How is vehicle registered	<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Rebuilt <input type="checkbox"/> Stolen/recovered		<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Rebuilt <input type="checkbox"/> Stolen/recovered		<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Rebuilt <input type="checkbox"/> Stolen/recovered

Extras or modifications			
	Vehicle 1	Vehicle 2	Vehicle 3
Registered owner			
Main driver			
Main driver's date of birth			
Date license first issued			
Driver's license code			
Other regular drivers			
Current no claim bonus			
Area where used			
Cover required	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Third party fire and theft <input type="checkbox"/> Third party only	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Third party fire and theft <input type="checkbox"/> Third party only	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Third party fire and theft <input type="checkbox"/> Third party only
Vehicle security and make			
Usual overnight parking			
Is the car garaged at night?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Optional cover to motor section			
Do you require basic excess waiver?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you require for motor collision and breakdown?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Computer Equipment			
1.			R
2.			R
3.			R
4.			R
Increased Cost of Working			R
Reinstatement of Data			R
Machinery Breakdown and Interruption			
Breakdown sum insured			R
Interruption following Breakdown			R
Deterioration of Stock			
Deterioration of stock limit			R

Pleasure craft		
Do you wish to insure your boats e.g. yachts, speedboats, rubber ducks, jetskis etc.		<input type="checkbox"/> Yes <input type="checkbox"/> No
Manufacturer	Engine	Insured
		R
		R
		R
		R
		R
		R
		R
		R
		R
Hospitality assist		
Do you require Emergency Medical Advice, Legal Advice and Trauma & Assault assistance?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Appliance maintenance		
Do you know that the policy provides cover for appliances or electronics should they break down and need repair up to an amount of R3 000 for each?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you require cover for repairs to pool, jacuzzi, electric gate and electric garage door motors?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you require additional cover for air conditioners or intercoms?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you require cover for solar panels?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Accounts Receivable		
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?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Guest medical evacuation		
Do you wish to have cover for your guests should they require emergency medical treatment or evacuation?		<input type="checkbox"/> Yes <input type="checkbox"/> No

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Instructions

Please complete all fields

Section 1: General information	
Policy/quotation number	
Full name	
Street address, or geo location or google maps coordinates where the establishment is situated	
Section 2: Questionnaire	
Please note that the following questions refer to the main residence, lapa and outbuildings and must be answered accordingly	
2.1	Name of thatch construction company and year of construction
2.2	Thatch risk <input type="checkbox"/> Main residence <input type="checkbox"/> Lapa <input type="checkbox"/> Outbuilding(s)
2.3	Is the thatch outbuilding or lapa attached to or within five metres of the main dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Please specify	
2.4	Does the kitchen have a ceiling of material other than thatch? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
If yes, state type of material	
2.5	Distance between cooker hood and ceiling
2.6	Type of thatched roof (e.g. straw, Cape Reed)
2.7	If solid fuel is used in the kitchen or fireplaces
a.	Are open fires used? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b.	Type of fuel used
c.	Are chimneys fitted with spark arrestors? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
d.	Are chimneys constructed of brick or steel flues? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
e.	Are fire places used for cooking? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
f.	Do any chimneys penetrate the thatch roof? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.8	Are there trees or bush within three metres of the thatched risk? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.9	Is there isolation (layer between two thatch layers)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.10	Is there a mesh covering on the thatch? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

2.11	Approximate distance of eaves from the ground		
2.12	Does the building have a lightning conductor/strike mast?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
	If yes, is it BOBS approved?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.13	Please specify the number and types of fire fighting equipment available on the premises (this questions is compulsory)		
2.14	Is any wiring passing through the thatch?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.15	How far are the premises from the nearest fire brigade?		kilometres
2.16	Has the thatch been treated with any fire retardant measures e.g. fire blankets, Thatchsayf?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
	Was it treated at installation or afterwards?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.17	What other precautions have been taken against fire?		
	Please specify and elaborate		
2.18	Please provide details of fire response plan		
2.19	Is training provided to employees on the use of fire fighting equipment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.20	Are fire drills conducted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.21	Specify all buildings separately below (Include plans, pictures or videos)		
	Building	Total roof m2	Thatch portion m2
	1. Main		
	2. Outbuilding		
	3. Lapa		
2.22	Is there any open fire lighting (candles/oil/paraffin lamps)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.23	Please provide details for fire controls (i.e. to ensure fires are completely extinguished)		
2.24	Have there been previous fire/lightning strikes at the premises or the surrounding premises, whether or not there was any damage to the insured premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> N/A
2.25	Additional details		
Signed by _____ Date _____			

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For quotation purposes only		
A.	Proposer's details	
	Full name of insured	
	Risk address and name of farm (or geo location or google maps coordinates where the establishment is situated)	
		Postal code
	Type of farming	
	Size of insured's farm	
	Width of fire breaks	
	Frequency of burning	
	Time of year of burning	
	Precautions whilst burning	
	Wind directions at time of burning	
	Type of fire fighting equipment	
	Previous claims/losses	
B.	Neighbouring farm details	
	Name of owners and the name of farms	
	To north	
	To south	
	To east	
	To west	
	Type of farm	
	To north	
	To south	
	To east	
	To west	
	Previous claims/losses	
	I hereby declare that all particulars and answers in the questionnaire are true and complete in every respect and that no material fact has been withheld	
Date _____	Signature _____	