



From the Breakfast Table: June 2019

This year has flown by – it's hard to believe that this is sixth edition of our newsletter. I hope you have found the topics interesting and that you are sharing the newsletters with our mutual customers. When I attend industry functions it is good to hear that they are receiving "From the Breakfast Table".

Please may I ask, when forwarding the newsletter, you view and save the newsletter as a pdf. If you forward it as is, the customer or whoever receives it can unsubscribe you from the mailing list or update your profile. Should you have missed any you can locate them on our website, <https://www.brytesa.com/our-products/specialist-insurance/hospitality-insurance/>

Association Member Discounts

Please do remember that we provide discounts on certain sections of the policy to clients who are members of an association or if they are star graded. These discounts are cumulative; however, a maximum percentage is applicable.

TGCSA revised their grading criteria in 2019 and the new criteria includes the introduction of three new categories in the form of 'apartment hotels' and 'small hotels' in which the luxury form of 'boutique hotels' would be encompassed. In addition, grading levels have been enhanced and will now also include a new Five Star Premium

grading level which is a recognition reserved for the pinnacle of luxury product in South Africa and will only be for those products that far exceed premium expectations with respect to quality standards and service excellence. TGCSA has also introduced a new dimension to grading which allows for properties to capitalise on niche market differentiation. This new addition termed 'accolades' includes insignia and criteria for niche markets such as child-friendly, pet-friendly, wedding venues, spa and wellness facilities, 4x4 etc. A full list of accolades is available on www.tourismgrading.co.za

Service Excellence

Our team always strives to provide excellent service to brokers, customers and business partners. We feel this sets us apart...

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Underwriting Considerations

30-Day Notice Letters – When and When Not? Insurers are required to give 30-days' notice when cancelling a policy or when changes...

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Cyber Funds Protect

On the topic of customers' banking details and fraud, we wish to remind you that we now offer a new section - Cyber Funds Protect - mentioned in our April edition.

[Read more](#)

Insights: Hazards of Open Flames

We are very grateful to our risk engineers who have supplied us with some great insights...

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Debit Order Authority

When we go on risk for the first time, the customer must complete the debit order details and sign the debit order authority in the proposal form. If, for some reason, it isn't possible the client needs to complete and sign a separate debit order authority. The same process would apply when the customer wishes to change banking details mid-term, we would require a completed and signed debit order authority. We are unable to accept an email noting the details, to guard against fraudulent activity. The debit order authority form is available on request.

A reminder about Hospitality Assist... call 0861 976 656 or 0800 55 66 77. Hospitality Assist includes cover for home and roadside emergencies. If the customer has their preferred plumber or electrician, all they need do is provide those details to the call centre agent to ensure they perform the service.

For more information please send an email to hospitality.info@brytesa.com or visit brytesa.com/hospitality