

Hospitality Insurance



Our niche products focus
on a specific sector of the
Hospitality industry.

Insurance solutions for the Hospitality Industry

We understand that owners of establishments in the hospitality industry are focused on their customers and the service they provide and not necessarily on whether their insurance will provide adequate cover should something go wrong. That's why we help to manage your risk by tailoring a comprehensive solution designed specifically for the hospitality sector.

At Bryte, we provide a full business solution for our customers' assets, business interruption to protect the tangible side of the business and liability cover that is suited to this type of business.

We serve customers across every hospitality niche. As a result, we know that running a hospitality business is about providing a quality product and an experience that exceeds expectations. Bryte enjoys helping the industry thrive by providing the following solutions.

BnB Sure provides cover for bed and breakfast and self-catering establishments, guesthouses, holiday homes and backpackers. Some key points include

- Close partnership with national associations, NAA, Fedhasa and Ghasa
- Covers both the personal and business portions of the establishment
- No forcible and violent entry requirements for theft
- Subsidence and landslip included
- Power surge automatically included under the buildings or contents section for R50,000
- Automatic cover for personal effects of guests of R30,000
- Billing cover up to R25,000 automatically included
- Accidental damage automatically included for R20,000
- Deterioration of foodstuffs contained in refrigerator up to R12,500
- Signs, blinds and canopies up to R25,000
- Professional clean up costs following death, suicide, murder or assault for R15,000
- Death of fish stock including lightning damage to the pump for R10,000
- Veterinary fees for accidental bodily injury for R5,000
- Goods in the open covered for fire, storm or theft up to R35,000
- Liability limits up to R100 million, no signed disclaimer requirement. The policy can provide cover for activities that are not ordinarily offered. Cover extends to include
 - liability arising from a security/privacy breach
 - crisis containment for up to 30 days
 - canoes/rowing boats and pedal cycles
- Loss of revenue cover extends to include
 - prevention of access within 50 km radius which shall prevent or hinder use of the premises
 - failure of public supply of water, gas or electricity to the premises
 - failure of essential equipment
 - murder, suicide or rape
 - cancellation of a booking beyond the control of a guest
 - food or drink poisoning
 - cancellation of a sporting or cultural event
 - hospitalisation of a "key" member following accident or illness
- Motor cover extends to include
 - car hire for theft or accident
 - no blame bonus applicable for claims up to R500,000, excess is waived and no claim discount not affected
- Premium discounts for owners over 55 and for members of any tourism association
- Our loyalty club
 - BnB Club has been designed with our policyholders in mind. B&B and guesthouse owners now have the opportunity to benefit from cash savings that can be redirected to investing and growing their business. BnB Club works on a point-based system consisting of two status levels, duration of policy and number of sections in force
 - visit the Bryte website, Hospitality Insurance to view the BnB Club benefits

Boutique Stay product provides cover for lodges, boutique hotels, hotels, resorts and game farms (with overnight accommodation). Some key points include

- Post-trauma counselling included for R3,000 per person or R15,000 per event
- Claims preparation costs included for 15% of sum insured
- Contents for owner or manager can be covered on the policy
- Guest medical evacuation is available
- Material damage extended to cover
 - geyser cover is included under buildings
 - accidental loss of refrigerated stock of R30,000
 - theft of external fixtures and fittings for R10,000
 - power surge included for R50,000
 - property of employees for R5,000
 - restoring of landscaped gardens for R25,000
 - signs, blinds and canopies for R50,000
 - damage by animals and baboons for R10,000
 - stock in transit for R5,000
- Crime extends to cover
 - no forcible and violent entry requirements for theft
 - loss or damage of employee clothing for R10,000
 - theft of guests property included for R30,000
- Motor cover extends to include
 - car hire following theft or accident
 - passenger liability for R2.5 million
 - loss of keys for R10,000
- Broadform liability cover specific to industry requirements and can include various elements such as hunting/animal attack liability and adventure activities. Cover extends to include
 - liability arising from a security/privacy breach
 - defamation including social media for R1 million
 - medical malpractice
 - spread of fire for R500,000
 - crisis containment for up to 30 days
 - products liability
 - employers liability
 - errors and omissions for R5 million
- Loss of revenue cover extends to
 - prevention of access within 30 km radius which shall prevent or hinder use of the premises
 - failure of public supply of water, gas or electricity to the premises
 - shark/wild animal attack within 20 km radius
 - armed robbery, violent crime, murder or suicide
 - loss of liquor licence
 - air conditioning, ventilation or extraction failure
 - loss following any travel infrastructure
 - bilking for R25,000
 - evacuation costs of guests for R50,000



Wine, Dine & Leisure provides cover for wedding venues, restaurants (Franchise and Privately owned) including take away facilities, cafes, convention centres, golf clubs, wellness centres, spas and banquet halls, delis and caterers. Some key points include

- Close partnership with Restaurant Association of South Africa
- Claims preparation costs included for 15% of sum insured
- Property protection costs after loss included for R20,000
- Material damage extended to cover
 - accidental damage to bathroom fixtures and fittings
 - theft accompanied by forcible entry for R20,000
 - loss or damage to external signs, blinds, canopies and outdoor furnishing included for R50,000
 - accidental loss of refrigerated stock of R30,000
 - death of fish stock due to pollution or contamination for R10,000
 - theft of external fixtures and fittings for R10,000
 - power surge included for R50,000
 - removal of vermin included for R5,000
 - property of employees for R5,000
 - removal of vermin and pests for R5,000
 - damage caused by escape of beer or other beverages for R20,000
 - stock in transit for R5,000
 - seasonal increase of stock by 10%
- Crime extends to cover
 - no forcible and violent entry requirements for theft
 - loss or damage of employee clothing for R10,000 and personal effects for R5,000
 - replacement of locks and keys for R10,000
 - theft of guests property included for R30,000
- Motor cover extends to include
 - car hire following theft or accident
 - passenger liability for R2.5 million
 - loss of keys for R10,000
- Broadform liability cover includes food and drink poisoning up to limit of indemnity. Cover extends to include
 - liability arising from a security/privacy breach
 - treatments, services and listed activities
 - hosting of weddings for 150 guests
 - crisis containment for up to 30 days
 - products liability
 - employers liability
 - security firm employees whilst conducting duties on the insured premises
 - errors and omissions for R5 million
- Loss of revenue cover extends to cover
 - billing cover included for R2,500 for restaurants and R20,000 leisure establishments
 - prevention of access within 30 km radius which shall prevent or hinder use of the premises
 - failure of public supply of water, gas or electricity to the premises
 - armed robbery, violent crime, murder or suicide
 - food or drink poisoning
 - loss of liquor licence
 - air conditioning, ventilation or extraction failure
 - surrounding property limitations
 - franchise fees included in standing charges
 - generator failure
 - loss as a result of franchisor condition for R10,000
 - franchisor fee payment is available should the customer require coverage



Tours and Transfers provides cover for tour operators, travel agents, tour brokers, tourism related transport, shuttles and transfer operators. Some key points include

- Passenger liability outside of RSA
- Cover can extend to temporary drivers
- Broadform liability
- Professional indemnity is optional
- Passenger personal accident is optional
- Motor cover extends to cover
 - medical emergency costs as a result of injury by accident for R2,000 per occupant but not exceeding R25,000
 - loss of keys for R10,000
 - credit shortfall subject to maximum indemnity
 - loss of use cover
 - theft of customers/guests property for R5,000
 - emergency expenses for 7 days
- Loss of revenue cover extends to
 - prevention of access within 30 km radius which shall prevent or hinder use of the premises
 - notifiable disease occurring within a 50 km radius
 - shark/wild animal attack within 20 km radius
 - cancellation of bookings due to illness, injury or death
 - guest property damage
 - cancellation due to official requirements
 - evacuation costs of guests for R50,000
 - access to premises being prevented for 10% of the sum insured

Hospitality Assist – 0861 976 656 or 0800 55 66 77

Hospitality Assist includes cover for emergencies. In the event of a home emergency, we shall arrange for an appropriate repairer (electrician, plumber, etc.) to address the problem at one nominated address. The services mentioned below are limited to R3,000 per incident unless stated otherwise in the policy schedule. Boutique Stay and Wine, Dine & Leisure have a limit of 3 call outs per year.

Household Services

Provides all labour and parts costs of electrical and plumbing services subject to a call out fee of R280 for the following: electrical or plumbing. Cover breakdown is reflected in the policy wording.

Household motors are excluded unless stated in the schedule.

Appliance Maintenance on First Loss Basis

Repairs to domestic type unless more specifically insured and noted on the policy and subject to an excess of R280.

Legal Service

Any legal or labour advice.

Medical Service

Advice on medical problems.

Emergency Glass and Windscreen Replacement

In the event that a policyholder requires assistance with repairs or replacement of windscreens or glass.

Geyser Replacement

Assistance with any geyser replacement provided the buildings are insured with Bryte.

Roadside and Accident Assist

Assistance with mechanical and electrical breakdown or a towing service to the nearest place of repair or safe keeping following such breakdown or following a motor accident to any vehicle stated on the schedule of the policy. You will have access to the following services in the event of a roadside emergency (limited up to R3,000 per incident):

- Jump-start service
- Tyre change service
- Fuel: in the event of the vehicle running out of fuel, 10 litres will be supplied
- Keys locked in the vehicle

Tax and CPA Legal Costs

If you have selected this cover on your policy, it will provide cover for the legal costs of up to R300,000 per annum in defending a matter arising from a Tax or CPA claim made against the Insured.

Guest Medical Evacuation

If you have selected this cover on your policy, it will provide cover for the evacuation of guests from your establishment. The call centre will assist you with the evacuation up to the limit you have selected.





Contact

Registered Address

15 Marshall Street, Ferreirasdorp,
Johannesburg, 2001, South Africa

T +27 (0) 11 370 9111

www.brytesa.com

Postal Address

PO Box 61489, Marshalltown, 2107

Bryte Insurance Company Limited

A Fairfax Company

Registration No. 1965/006764/06 | Authorised Financial Services Provider No. 17703