

Season's Greetings



As the holiday season approaches, we'd like to thank you for your continued partnership.

May your holiday season and the New Year be filled with much joy, happiness and success. We look forward to working with you in the coming year.

Happy holidays!

Bryte Hospitality

We've reached the last month of 2019 and the end of another decade. We are grateful for the great opportunities we have had this year with all of our wonderful partners.

Meet the Hospitality Team

Last month we introduced you to our team in Cape Town and Johannesburg. This month we'd like to introduce you to our team in the Northern and Free State regions.



Marinda Welgemoed (Underwriting Manager) and Rene Stassen (Senior Underwriter) from the Northern Region



Anna Marie Cronje (Underwriter, Free State Region)

What is covered under your policy

Last month our Claims Manager shared with you cases that would not be covered due to lack of maintenance and/or wear and tear. This month we thought we would share other instances that would not be covered.

1. Motor Scenario

We received a motor vehicle claim where the vehicle had been correctly insured as an Uber vehicle. The driver had several accidents and the vehicle was severely dented. The insured had a contract with the driver to inspect the vehicle on a bi-weekly basis, but this was not done. When the vehicle was returned to the insured, it had all round damages which had occurred over a long period of time and the driver could not confirm the number of accidents. The claim was rejected due to accidents occurring over a period of time, and there was no way to determine how many excesses may apply.

2. Builing Scenario

It is also important to be aware of the perils covered by your policy. In one case a customer submitted a claim for a pool pump that ran dry, overheated and stopped working. The claim was rejected as there was no insured peril that operated.

In another case a customer claimed for gate camera contacts that were corroded and no longer working. The corrosion had been caused by moisture absorption over time. The claim was not covered by the insurance policy as there was no insured event.

3. All Risk Scenario

A claim was submitted for a cellphone. The cellphone could not reboot, and the speaker and battery had also stopped working. The damage report confirmed mechanical breakdown of the cellphone. The policy excludes any damage as a result of mechanical breakdown.

NB!

It is important to educate our customers about what is not covered in terms of their policy to avoid dissatisfaction when an event takes place. A premium is paid for the cover provided in the agreed contract – nothing more, nothing less.

Tips to avoid electrical disasters

Electrical hazards are sometimes obvious, like forgetting to switch your stove off when the power goes out. If ignored, these hazards could lead to a disastrous situation. We found a few handy tips in an article which we would like to share and hope you pass these onto your customers especially over this busy festive season.

Receiving even a mild shock when you use any plug, switch or appliance

This indicates that at least part of the system is not properly wired and grounded.

Any plug box, switch plate, cord or plug that is hot or discoloured

If you can't keep your hand on it for more than five seconds, you may have an overload or product malfunction.

Flickering or dimming lights

This could indicate a loose connection, an overloaded circuit, improper wiring or arcing and sparking inside the walls.

Any frayed or overheated electrical cords or light bulbs

Could be an indication that they are the wrong wattage and overloaded plugs or circuits that are often a sign of insufficient capacity.

Any smell of burning metal or plastic

May indicate a loose or broken connection, a malfunctioning switch, overheating components, arcing or sparking inside the walls, a damaged cord or any one of several other potential hazards.

It's worth remembering that the SA Occupational Health and Safety Act requires all homeowners and landlords to hold a valid ECOG for the electrical systems on their properties at all times.

The full article can be found on this link.



TOMSA Levy

One of the presenters on our Tourism Roadshow, Boitumelo Moleleki from the Tourism Business Council, spoke about the TOMSA levy which is vital to advertise South Africa as a tourist destination.

The travel and tourism industry celebrates 20 years of the TOMSA initiative. TOMSA, also known as the tourism levy, is paid by both corporate and leisure tourists for the use of specific travel and tourism services in South Africa. The levy is ploughed back into the industry and supports the promotion of destination South Africa.

Accommodation Sector	1% charged on the room rate
Car Rental	1% charged per car rental
Travel Agency	1% charged on service fee
Tour Operator	R3 per person per tour
Tourism Experiences/Attractions	R3 per person per activity or entrance fee

We encourage businesses to collect this levy as it enables South African Tourism to plant seeds in key source markets and as well as prospective markets thus increasing the number of tourists visiting, spending money and creating everlasting memories in our beautiful country. Please visit www.tomsa.co.za to complete the online form and be part of the family that is bringing the world to South Africa.

you may contact Ms Boitumelo Moleleki on 012 664 0120 or send an email to tumi@tbsa.travel. There is no joining fee.

Hospitality Assist

Remind your customers to save the emergency numbers
(0800 55 66 77 or 0861 976 656)
over the festive season, should they breakdown and need assistance.
The call centre will be available 24/7 to assist.

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