

Hospitality Insurance



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

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



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

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