



## An overview of the F&I Hospitality policy

This is a quick guide outlining some of the features of the product. For details of the full cover, policy conditions etc., reference should be made to the F&I Hospitality policy wording

*Note: The product is designed exclusively for the needs of the following business concerns*

### Hospitality

**Main Features of the F&I Hospitality policy that differentiate the product from a standard commercial contract**

**NB: The following description and limits highlight the benefits and relevant policy sections must be referred to for precise and comprehensive meanings.**

#### Description

#### Limits

### Contra Proferentem

The contra proferentem rule does not apply to the interpretation of this policy.

### GENERAL PROVISIONS

- Claims Preparation Costs – All policy sections 10% / R10,000

### GENERAL EXTENSIONS

- Employees – Accidental death / Injury on duty R5,000 per person / R20,000 per event
- Trauma Counselling – Guest / Staff – Hold up etc. R20,000
- Emergency assistance – Non-professional help R10,000 per person / R20,000 per event
- Guest Effects – Damage by animals R20,000 per event
- Alcoholic Beverage – Fermentation / leaking / overflow R20,000
- Fish Stocks – Contamination / pollution R20,000

### FIRE & ALLIED PERILS

- Collapse Shelving – damage to property R10,000
- Debris & Silt removal R20,000
- Fatal injury by insured peril – Director / Member R10,000 per person / R20,000 per event
- Signs, Shades & Canopies R20,000
- Change of temperature – Damage to food / beverages Full sum insured



# F&I HOSPITALITY

## BUILDINGS & STRUCTURES

- Wild Animals / Debris & Silt removal / Fatal injury / Signs, Shades & Canopies – As under Fire & Allied Perils
- Prevention of Access – *automatically included*

Limits as above  
25% of the sum insured

### Description

### Limits

## BUSINESS INTERRUPTION

- Unspecified suppliers / Prevention of access / Public Telecommunications (extended) / Public Utilities – *automatically included*

Full sum insured

## THEFT

- Fatal injury by insured peril – Director / Member

R10,000 per person /  
R20,000 per event

## MONEY

- PA Assault – 2 persons – *automatically included*
- Increased Safe Limits

Death & PTD R50,000  
TTD x 52 weeks x R1,500  
Medical expenses R10,000  
Refer policy schedule

## GOODS IN TRANSIT

- Fire extinguishing charges – *automatically included*
- Debris removal
- Riot & Strike

R5,000  
R5,000  
Full sum insured

## PUBLIC LIABILITY

- Products liability – *automatically included*
- Defective workmanship / Legal defence / Wrongful Arrest – *automatically included*
- Loss or damage to Visitors / Guest effects
- Animals – Injury and damage caused + Recovery and Re-location of the animals

Full sum insured  
  
R50,000  
Indemnity limit  
  
Indemnity limit

## MOTOR

- Repairs authorisation
- Loss of keys
- Wreckage removal

R5,000  
R2,500  
R10,000