



### An overview of the **F & I** Guesthouse 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 Guesthouse product available on the website: [www.facind.co.za](http://www.facind.co.za).

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

#### **Bed & Breakfast establishments**

#### **Managed Guesthouses**

#### **Back Packers' accommodation.**

Where such concerns accommodate a business owner or an appointed manager, the private property of the individuals can be insured provided that their interests are noted in the Insured's title in the policy.

**Precis of covers included in the policy** (Not all of the available Guesthouse policy sections are fully listed in this overview )

#### **CONTENTS**

##### **Extensions include:**

- ) Accidental Damage R25,000
- ) Alcoholic Beverage R20,000
- ) Change of temperature – No limit
- ) Collapsed shelving R10,000
- ) Debris & silt removal R20,000
- ) Disposal of salvage option
- ) Emergency rescue damage R15,000
- ) Emergency temporary repairs and security R10,000
- ) Fatal injury (Director or Member) R20,000
- ) Fish stocks R20,000
- ) Garden furniture R25,000
- ) Guests effects (damage caused by animals) R20,000
- ) Leakage (Extinguishers / Appliances) Optional to the insured
- ) Locks and keys R10,000
- ) Landscaped gardens R20,000
- ) Loss of documents R10,000

##### **CONTENTS continues**

- ) Medical expenses (Guests / employees ) R10,000
- ) Mirrors and Glass (Contents) No limit
- ) Power surge No limit
- ) Property of employees R10,000
- ) Refrigerator contents (breakdown) R10,000
- ) Rent / Alt accommodation Limit 25% of Contents Sum insured
- ) Removal of bees, wasps, hornets R5,000
- ) Signs and sign posts R10,000
- ) Shades & canopies R20,000
- ) Subsidence and Landslip included
- ) Telephone instruments R1,000
- ) Theft of guests laundry R5,000
- ) Veterinary fees R5,000
- ) Water leakage R10,000



# F&I GUESTHOUSE

## COMMERCIAL & PERSONAL LINES COMBINED

- ) Wild animals (damage to contents)  
R20,000

### BUILDINGS & STRUCTURES

#### Extensions include:

- ) Subsidence and Landslip included
- ) Geysers R10,000 / Excess R1,000
- ) Wild animals (damage to buildings)  
R20,000
- ) Debris and silt removal R20,000
- ) Fatal injury (Director or Member) R20,000
- ) Power surge No limit

**LOSS of REVENUE** Extensions due to the following are included

- ) Murder, Suicide, Rape
- ) Prevention of Access (10km radius restriction)

### MONEY

- ) Loss of Money (Major Limit) R10,000
- ) Loss due to Bilking R25,000
- ) Cash, credit card fraud R10,000

### FIDELITY

- ) All Employees - Blanket Basis R10,000

### GOODS IN TRANSIT

- ) Any one Conveyance R10,000

### PUBLIC LIABILITY

- ) Errors & Omissions R5,000,000
- ) Products Liability and Defective workmanship (included)
- ) Legal defence / Wrongful arrest R50,000
- ) Liability for loss of or damage to Guests' property R25,000
- ) Animals intruding onto neighbouring property R25,000

### EMERGENCY MEDICAL BENEFITS

(Optional)

### EMERGENCY ASSISTANCE

(Included)

### F & I GUESTHOUSE SUPPORT

#### COVER IS OPTIONAL

Insured can appoint tradesmen of their choice:

ELECTRICIANS

PLUMBERS

LOCKSMITHS

GLAZIERS

PEST CONTROLLERS

#### REPAIRERS of domestic-type APPLIANCES

- COST TO POLICY HOLDER R 100 per month
- Maximum claim per call out R 1500
- Excess per claim R 250
- Claims in the first two months from date policy incept are excluded
- Subject to a maximum of 3 claims per annum