



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.

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.

Contra Proferentem

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

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|-----------------------------------------------------|-------------------------------------------------------------------|
|) Accidental Damage R25,000 |) Leakage (Extinguishers / Appliances)
Optional to the insured |
|) Alcoholic Beverage R20,000 |) Locks and keys R10,000 |
|) Change of temperature – No limit |) Landscaped gardens R20,000 |
|) Collapsed shelving R10,000 |) Loss of documents 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 | |

CONTENTS continues

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|-----------------------------------------------------|
|) 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 |



F&I GUESTHOUSE

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

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

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



F&I GUESTHOUSE

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 incepts are excluded
- Subject to a maximum of 3 claims per annum