

HOSPITALITY & TOURISM POLICY

STANDARD FIRST AMOUNTS PAYABLE AND MOTOR SECURITY REQUIREMENTS

**In the event of a first amount payable not being stated on a specified section,
the following standard first amounts payable will be applicable to any policy that incepts on or after 1 May 2024
and any existing policy that renews on or after 1 June 2024.**

| Property Combined | | | |
|---|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic – all other perils not listed | 0.00% | R2 500 | Not Applicable |
| Lightning/Power surge/Storm/Flood | 5.00% | R5 000 | Not Applicable |
| Accidental damage (glass, sanitary ware, etc.) | 0.00% | R1 000 | Not Applicable |
| Geysers and resultant damage | 10.00% | R1 000 | Not Applicable |
| Geysers non-compliance with SANS regulations (additional) | 0.00% | R1 500 | Not Applicable |
| Death of horses | 0.00% | R1 000 | Not Applicable |
| Game fencing and gates | 5.00% | R2 500 | Not Applicable |
| Geyser maintenance (All Risks) | 5.00% | R1 500 | Not Applicable |
| Geyser maintenance (All Risks) non-compliance with SANS | 0.00% | R1 500 | Not Applicable |
| Koi fish | 0.00% | R1 000 | Not Applicable |
| Prevention of access (extension to Sub-Section C) | 0.00% | R2 500 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |
| Subsidence and landslip (extended cover) | 5.00% | R5 000 | Not Applicable |
| Theft of external fixtures and fittings | 10.00% | R750 | Not Applicable |
| Trout stock | 0.00% | R1 000 | Not Applicable |

| Office Contents | | | |
|-------------------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic | 0.00% | R1 000 | Not Applicable |
| Legal liability for documents | 0.00% | R1 000 | Not Applicable |
| Documents | 0.00% | R1 000 | Not Applicable |
| Lightning strikes/Power surge | 10.00% | R1 000 | Not Applicable |
| Theft (forcible) | 10.00% | R1 000 | Not Applicable |
| Leakage – first loss | 10.00% | R1 500 | Not Applicable |
| Theft (non-forcible) | 10.00% | R1 500 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |

| Business Interruption | | | |
|------------------------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic | 0.00% | R0 | Not Applicable |
| Prevent of access – extended cover | Not Applicable | Not Applicable | 48 hours |

Accidental Damage

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|----------------------------|------------------|----------------|----------------|
| Defined Event 1 – Property | 10.00% | R2 500 | Not Applicable |
| Defined Event 2 – Leakage | 10.00% | R2 500 | Not Applicable |

Accounts Receivable

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|--------------------------------------|------------------|----------------|----------------|
| Accident/misfortune – books/accounts | 10.00% | R1 000 | Not Applicable |

Theft

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|--|------------------|----------------|----------------|
| Basic | 10.00% | R2 500 | Not Applicable |
| Property at exhibitions and/or trade shows | 10.00% | R1 000 | Not Applicable |
| Additional damage to buildings | 10.00% | R500 | Not Applicable |
| Losses in the open at the insured premises | 10.00% | R750 | Not Applicable |
| Malicious damage cover only | 10.00% | R500 | Not Applicable |

Money

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---|------------------|----------------|----------------|
| Major Limit | 10.00% | R1 000 | Not Applicable |
| Receptacles and clothing | 0.00% | F500 | Not Applicable |
| Seasonal increase | 10.00% | R1 000 | Not Applicable |
| Collectors/Roundsman | 0.00% | R1 500 | Not Applicable |
| Fraudulent misuse of credit cards and bilking | 10.00% | R2 500 | Not Applicable |
| Locks and keys | 0.00% | R500 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |

Glass

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|---------------------|------------------|----------------|----------------|
| Basic | 10.00% | R1 000 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |
| Special replacement | 0.00% | R0 | Not Applicable |

Fidelity Guarantee

| Description | First Amount Payable |
|---|--|
| Compulsory First Amount Payable | <ol style="list-style-type: none"> 2% of the aggregate of the sum insured under this section and the declared insurance or R60 000, whichever is the lesser; plus, 10% of the net amount payable after deduction of the amount specified in 1 above. |
| Computer losses | As per policy wording |
| First amount payable for losses discovered more than 12 (twelve) months after they were committed | As per policy wording |

| Goods in Transit | | | |
|---|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic | 10.00% | R2 500 | Not Applicable |
| Theft | 20.00% | R2 500 | Not Applicable |
| Fire extinguishing charges | 0.00% | R500 | Not Applicable |
| Clearing up and removal of debris costs | 0.00% | R0 | Not Applicable |
| Hijacking of conveying vehicle (additional) | 25.00% | R0 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |

| Business All Risks | | | |
|--------------------------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Laptops/Notebooks/Tablets | 10.00% | R1 000 | Not Applicable |
| All other specified items (per item) | 10.00% | R750 | Not Applicable |
| Increase in cost of working | 0.00% | R0 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |

| Group Personal Accident | | | |
|----------------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Time Excess |
| Temporary total disability | Not Applicable | Not Applicable | 7 days |
| Medical expenses | 0.00% | R1 000 | Not Applicable |

| Hospitality Public Liability | | | |
|--------------------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Public Liability | 0.00% | R7 500 | Not Applicable |
| Products Liability | 0.00% | R7 500 | Not Applicable |
| Defective Workmanship | 0.00% | R7 500 | Not Applicable |
| Work Away | 0.00% | R7 500 | Not Applicable |
| Spread of fire | 0.00% | R25 000 | Not Applicable |
| Statutory Defence Costs | 0.00% | R1 000 | Not Applicable |
| Wrongful Arrest and Defamation | 0.00% | R0 | Not Applicable |
| Exhibitors liability | 0.00% | R1 000 | Not Applicable |
| EU liability | 0.00% | R1 000 | Not Applicable |
| Hunters liability | 0.00% | R20 000 | Not Applicable |
| Trustees liability | 0.00% | R1 000 | Not Applicable |
| Member to member liability | 0.00% | R1 000 | Not Applicable |

| Employer's Liability | | | |
|----------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic | 0.00% | R0 | Not Applicable |

Motor

Windscreen/Glass (all vehicles)

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|--|------------------|----------------|----------------|
| Generic/Alternative Glass (as approved by Hollard) | 0.00% | R0 | Not Applicable |
| Other Glass (replace) | 25.00% | R500 | Not Applicable |
| Windscreen/Glass repair | 0.00% | R0 | Not Applicable |

Private Type Vehicles

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|-----------------------|------------------|----------------|----------------|
| Sub-section A (Basic) | 5.00% | R4 000 | Not Applicable |

Additional cumulative first amounts payable

| | | | |
|--|--------|--------|----------------|
| Driver aged under 21 years or licensed less than 2 years | 0.00% | R2 500 | Not Applicable |
| Hail damage | 10.00% | R500 | Not Applicable |
| Theft/hi-jack (falls away if vehicle is recovered) | 5.00% | R4 000 | Not Applicable |
| Unauthorised use | 5.00% | R4 000 | Not Applicable |

Commercial Vehicles (up to a GVM of 3 500kg)

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|-----------------------|------------------|----------------|----------------|
| Sub-section A (Basic) | 5.00% | R5 000 | Not Applicable |

Additional cumulative first amounts payable

| | | | |
|--|--------|--------|----------------|
| Driver aged under 21 years or licensed less than 2 years | 10.00% | R2 500 | Not Applicable |
| Hail damage | 10.00% | R500 | Not Applicable |
| Theft/hi-jack (falls away if vehicle is recovered) | 5.00% | R1 500 | Not Applicable |
| Unauthorised use | 5.00% | R5 000 | Not Applicable |

Game Viewers/Farm Viewers and Agricultural Vehicles

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|-----------------------|------------------|----------------|----------------|
| Sub-section A (Basic) | 5.00% | R3 000 | Not Applicable |
| Sub-section B (Basic) | 0.00% | R1 000 | Not Applicable |

Additional cumulative first amounts payable

| | | | |
|--|--------|--------|----------------|
| Driver aged under 21 years or licensed less than 2 years | 10.00% | R2 500 | Not Applicable |
| Hail damage | 10.00% | R500 | Not Applicable |
| Theft/hi-jack (falls away if vehicle is recovered) | 5.00% | R4 000 | Not Applicable |
| Unauthorised use | 5.00% | R3 500 | Not Applicable |

Tour/Shuttle Vehicles

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|-----------------------|------------------|----------------|----------------|
| Sub-section A (Basic) | 5.00% | R5 000 | Not Applicable |
| Sub-section B (Basic) | 0.00% | R2 500 | Not Applicable |

Additional cumulative first amounts payable

| | | | |
|--|--------|--------|----------------|
| Driver aged under 21 years or licensed less than 2 years | 10.00% | R2 500 | Not Applicable |
| Hail damage | 10.00% | R500 | Not Applicable |
| Theft/hi-jack (falls away if vehicle is recovered) | 5.00% | R5 000 | Not Applicable |
| Unauthorised use | 5.00% | R5 000 | Not Applicable |

Coaches and Commercial Trucks (over 3 500kg GVM)

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|--|------------------|----------------|----------------|
| Sub-section A (Basic) | | | |
| Valued up to R1 000 000 | 10.00% | R5 000 | Not Applicable |
| Valued over R1 000 000 | 10.00% | R25 000 | Not Applicable |
| Sub-section B (Basic) | 0.00% | R2 500 | Not Applicable |
| Additional cumulative first amounts payable | | | |
| Driver aged under 21 years or licensed less than 2 years | 10.00% | R2 500 | Not Applicable |
| Hail damage | 10.00% | R500 | Not Applicable |
| Theft/hi-jack (falls away if vehicle is recovered) | 10.00% | R5 000 | Not Applicable |
| Unauthorised use | 5.00% | R5 000 | Not Applicable |

Motorcycles, Quads, Scramblers, Scooters and Golf Carts

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|------------------------------|------------------|----------------|----------------|
| Sub-section A (Basic) | 5.00% | R1 500 | Not Applicable |
| Sub-section B (Basic) | 5.00% | R1 000 | Not Applicable |

Trailers/Caravans

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|--|------------------|----------------|----------------|
| Sub-section A (Basic) | 10.00% | R500 | Not Applicable |
| Additional cumulative first amounts payable | | | |
| Hail damage | 10.00% | R500 | Not Applicable |
| Theft/hi-jack (falls away if vehicle is recovered) | 10.00% | R1 000 | Not Applicable |
| Unauthorised use | 10.00% | R1 000 | Not Applicable |

Optional Extensions

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|--|---|----------------|----------------|
| Contingent liability | As per the basic excess applicable to Sub-Section B | | |
| Credit shortfall | As per the basic excess applicable to Sub-Section A | | |
| Deposit protector | 0.00% | R0 | Not Applicable |
| Loss of locks, keys, central locking devices and remotes | 10.00% | R1 250 | Not Applicable |
| Motor accident benefit to employees | 0.00% | R0 | Not Applicable |
| Parking facilities and movement of third party vehicles | As per the basic excess applicable to Sub-Section B | | |
| Riot and strike | 10.00% | R1 000 | Not Applicable |
| Unauthorised passenger's personal injury liability | As per the basic excess applicable to Sub-Section B | | |
| Wreckage removal | 0.00% | R0 | Not Applicable |

Motor Security

Requirements Regarding Anti-theft Devices

1. Tracking device requirement for high-risk vehicles (effective 01 August 2023)

Theft or hi-jack cover in respect of the following vehicles will be subject to the fitment of:

1.1 **one** tracking device which must be either a radio frequency or early warning tracking and recovery system:

- Toyota Etios (all models and years)
- Toyota Hilux (all models manufactured from 2006 to 2015)
- Toyota Fortuner (all models manufactured from 2006 to 2015)
- Nissan NP200 (all models and years)
- VW Polo (all models manufactured from 2010 onward)
- Ford Ranger (all models manufactured from 2012 onward)

1.2 **two** tracking devices, which can be any combination of a radio frequency or early warning tracking and recovery system:

- Toyota Hilux (all models manufactured from 2016 onward)
- Toyota Fortuner (all models manufactured from 2016 onward)
- Toyota Prado (all models manufactured from 2018 onward)
- Toyota Land Cruiser 200 (all models manufactured from 2017 onward)
- Lexus (all models manufactured from 2018 onward)

This requirement applies to vehicles which predominantly reside and/or operate in the Gauteng or KwaZulu-Natal province(s), irrespective of the value of the vehicle.

2. Tracking device requirement for vehicles with a sum insured of R500 000 and over

All other vehicles not mentioned above, and excluding Game Viewers, Farm Vehicles and Coaches, with a sum insured of R500 000 and over (actual retail value as per M&M) must be fitted with either two radio frequency devices or one early warning tracking and recovery system. In the event that the insured vehicle is stolen or hijacked and it is discovered that the required tracking device was not fitted and operational at the time of loss, an additional first amount payable of 5% of the claim will apply.

Specific Conditions

In the event of theft or hi-jack of such vehicle:

1. the onus rests upon the Insured to prove that the security system(s) was installed, engaged and fully operational at the time of loss for requirements 1. and 2. above;
2. the Insured shall ensure that the service agreement with and/or recommendations made by the manufacturers and/or installers of any such security system(s) are adhered to at all times for requirements 1. and 2. above. This includes regular self-testing or testing otherwise;
3. the Company shall not be liable for any loss or damage arising from theft, attempted theft or hi-jack of such vehicle, in respect of requirement 1. above, if the Insured:
 - 3.1 fails to install the required security device(s) or to engage and/or activate it prior to the theft, attempted theft or hi-jacking of the vehicle;
 - 3.2 cancels the service agreement(s);
 - 3.3 fails to pay any subscription due in terms of such agreement(s).

Unless otherwise agreed by the Company in writing, the above noted motor security requirement(s) will apply over and above any other security requirements stated in the Policy Wording or Policy Schedule.

Fare-paying Passenger Liability

| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
|-------------|------------------|----------------|----------------|
| Basic | 0.00% | R5 000 | Not Applicable |

| Electronic Equipment | | | |
|--|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Time Excess |
| Basic (per item) | 10.00% | R1 000 | Not Applicable |
| Laptops/Notebooks/Tablets (per item) | 10.00% | R1 000 | Not Applicable |
| Lightning/power surge (waived if approved surge protection is installed) | 10.00% | R500 | Not Applicable |
| Additional increased cost of working | Not Applicable | Not Applicable | 24 hours |
| Additional reinstatement of data/programs | 0.00% | R750 | Not Applicable |
| Incompatibility cover | 0.00% | R0 | Not Applicable |
| Telecommunication access lines | Not Applicable | Not Applicable | 12 hours |
| Riot and strike | 10.00% | R1 000 | Not Applicable |

| Machinery Breakdown/Business Interruption/Deterioration of Stock | | | |
|--|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Time Excess |
| Machinery Breakdown | 5.00% | R2 000 | Not Applicable |
| Express delivery and overtime | 0.00% | R0 | Not Applicable |
| Foundations and masonry refractories | 0.00% | R0 | Not Applicable |
| Business interruption | Not Applicable | Not Applicable | 24 hours |
| Additional increased cost of working | Not Applicable | Not Applicable | 12 hours |
| Deterioration of Stock | 5.00% | R1 000 | Not Applicable |
| Riot and strike | 10.00% | R1 000 | Not Applicable |

| Houseowners | | | |
|---|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic | 0.00% | R2 500 | Not Applicable |
| Power surge | 10.00% | R1 000 | Not Applicable |
| Theft (forcible) | 5.00% | R750 | Not Applicable |
| Geyser maintenance (extended cover) | 0.00% | R1 000 | Not Applicable |
| Geyser maintenance (extended cover) non-compliance with SANS regulations (additional) | 0.00% | R1 500 | Not Applicable |
| Subsidence and landslip (extended cover) | 5.00% | R5 000 | Not Applicable |

| Householders | | | |
|--|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Basic | 0.00% | R2 500 | Not Applicable |
| Power surge | 10.00% | R1 000 | Not Applicable |
| Rent | 0.00% | R500 | Not Applicable |
| Theft (forcible) | 5.00% | R750 | Not Applicable |
| Theft (non-forcible) | 10.00% | R1 000 | Not Applicable |
| Subsidence and landslip (extended cover) | 5.00% | R5 000 | Not Applicable |

| Personal All Risk | | | |
|----------------------------------|------------------|----------------|----------------|
| Description | FAP % (of claim) | Minimum Amount | Maximum Amount |
| Unspecified | 0.00% | R500 | Not Applicable |
| Personal documents | 0.00% | R100 | Not Applicable |
| Jewellery | 10.00% | R500 | Not Applicable |
| Hearing aids | 10.00% | R250 | Not Applicable |
| Firearms/ammunition/accessories | 10.00% | R500 | Not Applicable |
| Photographic equipment | 10.00% | R500 | Not Applicable |
| Optical accessories | 10.00% | R250 | Not Applicable |
| Cellular phones/accessories | 10.00% | R500 | Not Applicable |
| Laptops/notebooks | 10.00% | R1 000 | Not Applicable |
| Computer equipment | 10.00% | R500 | Not Applicable |
| Locks/keys | 0.00% | R100 | Not Applicable |
| Audio visual equipment | 10.00% | R500 | Not Applicable |
| Pedal cycles | 10.00% | R500 | Not Applicable |
| Content of caravans/trailers | 0.00% | R500 | Not Applicable |
| Wheelchairs | 10.00% | R500 | Not Applicable |
| Swimming pool/borehole machinery | 0.00% | R500 | Not Applicable |
| Items in bank safe | 0.00% | R0 | Not Applicable |
| Sport equipment | 10.00% | R500 | Not Applicable |
| Motor radios/two-way radios | 10.00% | R500 | Not Applicable |
| Motor vehicle tools | 0.00% | R500 | Not Applicable |
| Groceries in transit | 0.00% | R250 | Not Applicable |