

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 maintenace (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 hi-jacked 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