

CONCIERGE

With so many accommodation options across the country, we know that no two establishments have the same needs. That's why Howdie created a specialized insurance product designed specifically for the hospitality industry.

We proudly cover:

- Hotels
- Boutique Hotels
- Guesthouses
- Bed and Breakfast establishments.
- Self catering accommodation

Our Concierge product automatically includes essential, industry-specific covers right out of the box, with the flexibility to add extra protection as you grow. Whether you are a cosy, privately-owned retreat or a large-scale hotel chain, we've got you covered.



MATERIAL DAMAGE

Deterioration of stock	R25 000
External signs, blinds, external canopies and external canopies and umbrellas	R50 000
Power surge	R50 000
Damage by guests	R25 000
Theft subject to forcible and violent entry	Included
Theft of fixtures and fittings	R25 000
Theft of personal effects of guests	R25 000
No forcible and violent entry	R5 000
Damage caused by guests	R25 000
Evacuation costs (<i>Fire & Flood</i>)	R50 000
Goods in the open	R30 000
Subsidence and landslip (<i>limited cover</i>)	Included
Damage by wild animals (<i>excluding baboons</i>)	R50 000
Search and rescue costs	R50 000
Alcohol and beverage leakage	R25 000
Biking	R20 000



BUSINESS INTERRUPTION

Loss of tourist attraction (<i>Attraction to be specified</i>)	Max 3 month indemnity
Loss of aesthetic attraction	Max 3 month indemnity
Specified suppliers	25% of sum insured
Unspecified suppliers	25% of sum insured
Public Utilities	5% of sum insured / 3 month insured perils
Public Telecommunications	5% of sum insured / 3 month insured perils
Prevention of access	15km radius / 3 month insured perils

Business interruption cover is extended to follow losses under the following sections :

- Theft
- Money
- All Risks
- Accidental damage
- GIT
- Electronic Equipment
- Glass

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THEFT SECTION

Automatic Malicious damage following theft	R5 000
Theft of external fitting and fixtures	R10 000
Guest/Customer theft extension	R25 000



MONEY SECTION

Collectors/Drivers in the insured's employ	R2 000 per event R5 000 per annum
Automatic December sum insured increase	15% on sum insured in addition to the stated sum insured.



ELECTRONIC EQUIPMENT SECTION

Reinstatement of data	R10 000
Software	R5 000
ICOW	R10 000



PUBLIC LIABILITY SECTION

Products liability	R1 000 000
Food Drink Extension	R1 000 000
Visitors/Guest effects (Custody and control)	R50 000 per event
Gratuitous Advice	R100 000
Emergency medical expenses	R50 000



ACCIDENTAL DAMAGE SECTION

Accidental damage to china, other similar brittle items in restaurants or closed glass containers.
Stock is included.