Howdie

COMMERCIAL

DINE

The culinary landscape is as diverse as the flavors on a plate, and every kitchen operates with its own set of risks. Howdie has developed Dine, a specialised restaurant insurance solution designed to protect the heartbeat of the hospitality industry.

We cater to:

- Fine Dining & Casual Restaurants
- Bistros & Brasseries
- Cafés & Coffee Shops
- Gastro-pubs & Wine Bars

MATERIAL DAMAGE

Deterioration of stock	R25 000
External signs, blinds, external canopies and external canopies and umbrellas	R50 000
Power surge	R50 000
Claims preparation costs	R250 000
Damage by guests	R25 000
Theft of fixtures and fittings	R25 000
Property at exhibitions and shows	R50 000
POS Systems *(All Risks)*	R25 000
Handheld Card Machines *(All Risks)*	R5 000
Alcohol and beverage leakage	R25 000
Loss of Water	R10 000
Goods in the open	R30 000

BUSINESS INTERRUPTION

Loss of tourist attraction *(Attraction to be specified)*	Max 3 month indemnity
Staff stay away	R10 000
Unspecified suppliers	25% of the sum insured
Public Utilities - *Insured Perils*	5% of sum insured
Prevention of Access	15km radius 3 month indemnity
Public Telecommunications	5% of sum insured
Bomb evacuation	1% of sum insured
Loss of aesthetic attraction	Max 3 month indemnity

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

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

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THEFT SECTION

Automatic Malicious damage following theft	R5 000
Theft of external contents and fixtures	R10 000
Guest/Customer theft extension *(In the event of hold up at store)*	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

Broadform liability offered to the insured.

Products liability and Food drink extension automatically included up to the limit selected by the insured.

ACCIDENTAL DAMAGE SECTION

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

Stock is included.