Howdie

COMMERCIAL

RESTAURANT ZONE

We know the best "howdies" often happen at restaurants, cafes or at your favourite take out joint which is why Howdie created a product that caters specifically for restaurants. We provide industry cover for fast-food outlets through to fine-dining establishments.

Industry specific covers have been automatically included with the ability to buy additional cover if required. No matter the size, whether it's privately owned or a franchise, our Restaurant Zone product is for you.

MATERIAL DAMAGE

Deterioration of stock	R25 000
Geyser cover under the fire section	R10 000
External signs, blinds, external canopies and external canopies and	R50 000
umbrellas	R100 000
Power surge	R250 000
Claims preparation costs	R25 000
Beverage leakage	R10 000 *per person*
Fatal injury benefit	R50 000 *any 1 year of insurance*
	R25 000
Property protection	R100 000
Leakage extension *(fire equipment installations)*	R25 000
POS systems *(All Risks)*	R5 000
Handheld Card Machines *(All risks)*	

BUSINESS INTERRUPTION

Loss of tourist attraction *(Attraction to be specified)*	R50 000
Staff stay away	R10 000
Key tenant	10% of the sum insured or R250 000
Unspecified suppliers	R50 000
Public Utilities - *Insured Perils*	R50 000
Prevention of Access	R50 000
AICOW	R100 000
Public Telecommunications - *Insured Perils*	R50 000

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

- Theft
- Money
- All Risks
- Accidental damage

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www.howdie.co.za.

An authorised Financial Services Provider

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THEFT SECTION

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

PUBLIC LIABILITY SECTION

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.