BARKER HOSPITALITY AND 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.

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
General Extensions			
Alcohol Beverage	0%	R1 000	Not Applicable
Fish Stocks Contamination and pollution	0%	R500	Not Applicable
Fire and Allied Perils			
Fire and allied perils (defined events)	0%	R5 000	Not Applicable
Weather -related losses: flood/water, storm, wind, hail, snow	5%	R5 000	R50 000
Accidental damage (glass, sanitaryware etc.)	0%	R1 000	Not Applicable
Leakage	10%	R1 000	Not Applicable
External Signs, blinds and canopies and Umbrellas	0%	R1 000	Not Applicable
Landscaped gardens	0%	R1 000	Not Applicable
Subsidence and Landslip	5%	R5 000	Not Applicable
Damage by Wild animals	0%	R500	Not Applicable
Death of Horses	0%	R1 000	Not Applicable
Geyser Maintenance	0%	• Hollard approved supplier/Fogi: R1 000 • Non-Approved supplier: R2 000	Not Applicable
Buildings and structures			
Fire and allied perils (defined events)	0%	R5 000	Not Applicable
Weather-related losses: flood/water, storm, wind, hail, snow	5%	R5 000	Not Applicable
Accidental damage (glass, sanitaryware etc.	0%	R1 000	Not Applicable
Leakage	10%	R1 000	Not Applicable
External Signs, blinds and canopies and Umbrellas	0%	R1 000	
Landscaped gardens	0%	R1 000	Not Applicable
Subsidence and Landslip	5%	R5 000	Not Applicable

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
Geyser Maintenance	0%	• Hollard approved supplier/Fogi: R1 000 • Non-Approved supplier: R2 000	Not Applicable
Damage by Wild animals	0%	R500	Not Applicable
Landscaped gardens	0%	R1 000	Not Applicable
Signs, shades and canopies	0%	R500	Not Applicable
Subsidence and Landslip	5%	R5 000	Not Applicable
Office Contents			
Basic	0%	R1 000	Not Applicable
Documents	0%	R1 000	Not Applicable
Legal Liability Documents	0%	R1 000	Not Applicable
Lightning/Power surge	10%	R1 000	Not Applicable
Business Interruption			
Basic	0%	R0	Not Applicable
Prevention of access-extended cover	Not Applicable	Not Applicable	48 hours
Accounts Receivable			
Accident/Misfortune – books/accounts	10%	R1 000	Not Applicable
Theft			
Basic	10%	R2 500	Not Applicable
Buildings – Increased limit	10%	R500	Not Applicable
Losses in the open	10%	R750	Not Applicable
Malicious Damage – increased limit	10%	R500	Not Applicable
Money			
Major limit	10%	R1 000	Not Applicable
Receptacles and clothing	0%	R500	Not Applicable
Seasonal increase	10%	R1 000	Not Applicable
Fraudulent misuse of credit cards and bilking	10%	R2 500	Not Applicable
Locks and keys	0%	R500	Not Applicable
Glass			
Basic	10%	R1 000	Not Applicable
Special Reinstatement	0%	R0	Not Applicable

Description	First Amount Payable
Fidelity	
Compulsory first amount payable	1. 2 percent of the aggregate of the sum insured under this section and the declared insurance or R60 000 whichever is the lesser plus 2. a further amount of 10 percent 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

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
Goods in Transit			
Basic	10%	R2 500	Not Applicable
Theft/Hi-jack	20%	R2 500	Not Applicable
Fire extinguishing charges	0%	R500	Not Applicable
Debris removal	0%	R0	Not Applicable
Business All Risks			
Basic(specified items)	10%	R2 500	Not Applicable
Increase in cost of working	0%	R0	Not Applicable
Remote blocking	10%	R1 000	Not Applicable
Accidental Damage			
Defined event 1 – Property	10%	R2 500	Not Applicable
Defined event 2 – Leakage	10%	R2 500	Not Applicable
Public Liability			
Public Liability	0%	R7 500	Not Applicable
Products Liability	0%	R7 500	Not Applicable
Defective workmanship	0%	R7 500	Not Applicable
Work Away	0%	R7 500	Not Applicable
Spread of fire	0%	R25 000	Not Applicable
Statutory legal defence costs	0%	R1 000	Not Applicable
Wrongful arrest and defamation	0%	R0	Not Applicable
Exhibitors liability	0%	R1 000	Not Applicable
Hunters liability	0%	R20 000	Not Applicable
Trustees liability	0%	R1 000	Not Applicable
Member to member liability	0%	R1 000	Not Applicable

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
Employers Liability			
Basic	0%	R0	Not Applicable

Description	First Amount Payable
Motor	
Windscreen/Glass (all vehicles excluding trailers and caravans)	
Glass – Repair	Nil
Glass – Replacement	25% of claim, minimum R500
Private Type Vehicles (PV)	
Sub-Section A (Basic)	5% of claim, minimum R4 000
Sub-Section B (Basic)	Nil
Theft/hijack (falls away if vehicle is recovered)	10% of claim, minimum R4 000
Additional cumulative first amounts payable	
Driver aged under 25 years	R1 000
Driver licensed less than 2 years	R1 500
Light Delivery Vehicles (LDV)/Commercial Vehicles (up to a GVM of 3,500 kg)	
Sub-Section A (Basic)	5% of claim, minimum R5 000
Sub-Section B (Basic)	Nil
Theft/hijack (falls away if vehicle is recovered)	10% of claim, minimum R5 000
Additional cumulative first amounts payable	
Driver aged under 25 years	R1 000
Driver licensed less than 2 years	R1 500
Coaches and Commercial Trucks (over 3 500kg GVM)	
Sub-Section A (Basic)	10% of claim, minimum R5 000
Sub-Section B (Basic)	R2 500
Theft/hijack (falls away if vehicle is recovered)	20% of claim, minimum R5 000
Additional cumulative first amounts payable	
Driver aged under 25 or licensed less than 2 years	5% of claim, minimum R1 000
Motorcycles, Quads, Scramblers, Scooters and Golf Carts	
Sub-Section A (Basic)	10% of claim, minimum R1 000
Sub-Section B (Basic)	Nil
Theft/hijack (falls away if vehicle is recovered)	15% of claim, minimum R1 000
Additional cumulative first amounts payable	
Driver aged under 25 years	R750
Driver licensed less than 2 years	
Driver's license endorsed within the last 3 years	
Trailers/Caravans (up to a GVM of 3 500kg)	
Windscreen/Glass	R500
All other claims	R1 000

Description	First Amount Payable
Extensions of cover	
Contingent liability	Sub-Section B basic excess
Fire-extinguishing charges	R1 000
Loss of locks, keys, central locking devices and remotes	R1 250
Loss of use	Nil
Parking facilities and movement of third-party vehicles	Sub-Section B basic excess
Passenger liability (Specified vehicles only)	Nil
Riot and strike	Nil
Sound equipment	• Factory-fitted: Sub-Section A basic excess • After market fitment: R500
Vehicle hire	Nil
Unauthorised passenger's personal injury liability	Sub-Section B basic excess
Wreckage removal	Nil

Game viewers/Farm Viewers and Agricultural Vehicles

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5%	R3 000	Not Applicable
Sub-section A (Basic)	0%	R1 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 21 years of age or licensed less than 2 years	10%	R2 500	
Hail Damage	10%	R500	Not Applicable
Theft/Hi-jack (falls away if vehicle is recovered)	5%	R5 000	Not Applicable
Unauthorised use	5%	R5 000	Not Applicable

Motor Security Requirements

1. **Tracking device requirement for high-risk vehicles**

   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)

Description	FAP% (of claim)	Minimum Amount	Maximum Amount

1.1 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, with a sum insured of R500 000 and over (actual retail value as per M&M) must be fitted with two radio frequency or one an 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 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 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.

Electronic Utilities

Basic (per item)	10%	R1 000	Not Applicable
Laptops/Notebooks/Tablets (per item)	10%	R1 000	Not Applicable
Lightning/power surge (with approved surge protection)	0%	R2 500	Not Applicable
Lightning/power surge (without approved surge protection	10%	R5 000	Not Applicable
Fire Extinguishing charges	0%	R1 000	Not Applicable
Prevention of Access	Not Applicable	Time excess: 24 hours	Not Applicable
Remote blocking	10%	R1 000	Not Applicable
Increase cost of working	Not Applicable	Time excess: 24 hours	Not Applicable
Incompatibility	0%	R1 000	Not Applicable
Telkom Access Lines	Not Applicable	Time excess: 12 hours	Not Applicable

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
Machinery Breakdown/Machinery Breakdown & Deterioration of Stock			
Basic	5%	R2 000	Not Applicable
Business Interruption	Not Applicable	Time excess: 24 hours	Not Applicable
Additional increased cost of working	Not Applicable	Time excess: 12 hours	Not Applicable
Deterioration of stock	5%	R1 000	Not Applicable
Fare Paying Passenger Liability			
Basic	0%	R5 000	Not Applicable
Houseowners			
Basic	0%	R2 500	Not Applicable
Lightning/power surge (with approved surge protection	0%	R 2 500	Not Applicable
Lightning/power surge (without approved surge protection	10%	R5 000	Not Applicable
Theft	5%	R750	Not Applicable
Geyser Maintenance	0%	• Hollard approved supplier/Fogi: R1 000 • Non-Approved supplier: R2 000	Not Applicable
Subsidence and landslip	5%	R5 000	Not Applicable
Householders			
Basic	0%	R2 500	Not Applicable
Lightning/power surge (with approved surge protection	0%	R 2 500	Not Applicable
Lightning/power surge (without approved surge protection	10%	R5 000	Not Applicable
Theft	5%	R750	Not Applicable
Rent	0%	R1 000	Not Applicable
Geyser Maintenance	0%	• Hollard approved supplier/Fogi: R1 000 • Non-Approved supplier: R2 000	Not Applicable
Subsidence and landslip	5%	R5 000	Not Applicable
Domestic All Risks			
Unspecified	0%	R500	Not Applicable
Personal documents	0%	R100	Not Applicable
Jewellery	10%	R500	Not Applicable

Description	FAP% (of claim)	Minimum Amount	Maximum Amount
Hearing aids	10%	R250	Not Applicable
Firearms/ammunition/ accessories	10%	R500	Not Applicable
Photographic equipment	10%	R500	Not Applicable
Optical Accessories	10%	R250	Not Applicable
Cellular phones/accessories	10%	R500	Not Applicable
Laptops/Notebooks/Tablets	10%	R1 000	Not Applicable
Computer equipment (non portable)	10%	R500	Not Applicable
Locks/keys	0%	R100	Not Applicable
Audio Visual equipment	10%	R500	Not Applicable
Pedal Cycles	10%	R500	Not Applicable
Contents of caravans/ trailers	0%	R500	Not Applicable
Wheelchairs	10%	R500	Not Applicable
Swimming pool/borehole machinery	0%	R500	Not Applicable
Items in Bank safe	0%	R0	Not Applicable
Sport equipment	10%	R500	Not Applicable
Motor Radios/two way radio radios	10%	R500	Not Applicable
Motor vehicle tools	0%	R500	Not Applicable
Household goods in transit	0%	R250	Not Applicable