BARKER HOSPITALITY AND TOURISM POLICY

AUTOMATIC PROVISIONS, EXTENSIONS AND FIRST AMOUNTS PAYABLE

The policy schedule will always take precedence over the policy wording. Limits noted on the policy schedule in respect of optional extensions will be over and above the limits reflected in this document.

PROVISION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
General Provisions				
Claims Preparation costs	All section	Up to R25 000 any one event	Nil	Yes
Security Guard	A. Property Combined; B. Office Contents; C. Theft; D. Glass; E. Goods in Transit; F. Business All Risks; G. Electronic Equipment; H. Houseowners; I. Householders	R25 000 any one event	Nil	No
Fire Extinguishing charges	A. Fire & allied perils B. Buildings and Structured C. Office contents D. Houseowners E. Householders	Reasonable Costs not exceeding 20% of the sum insured	R1 000	Only in respect of Goods in Transit
	F. Goods in transit G. Motor H. Electronic Utilities	Up to R10 000	R500	
Subsidence and Landslip (limited cover)	A. Fire & Allied perils B. Buildings and Structures C. Houseowners D. Householders	Up to the property sum insured	R2 500	Extended cover can be purchased subject to approval
Locks and keys	A. Fire & perils B. Buildings and Structures C. Office Contents D. Theft E. Money	Up to R30 000 per section	Nil	Only in respect of Money section
Medical evacuation and hospital guarantee	All sections	R50 000 any one event	R1 000	No
Search and rescue costs	All sections	R50 000 any one event	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Emergency rescue damage to property	All sections	R10 000 any one event	Nil	No
Property protection costs	All sections	R25 000 any one event	Nil	No
Management costs	All sections	R10 000 any one even	Nil	No
General Extensions				
Employee Compensation for accidental death or injury	All sections	• R5 000 iro death • R5 000 iro medical expenses • R20 000 any any one event	Nil	No
Trauma Counselling-Employees	All sections	R50 000 any one event	Nil	No
Emergency assistance for guests	All sections	• Insured event 1. R50 000 • Insured event 2. R25 000 • Insured event 3. R5 000	Nil	No
Third party Emergency Assistance	All sections	• R10 000 any one person • R20 000 any one event	Nil	No
Guests Effects – Damage caused by animals	All sections	R20 000 any one event	Nil	No
Fish stocks Contamination and pollution	All sections	R20 000	R500	No
Fire & Allied perils				
All other contents	Section	R5 000	Nil	No
Architects and other professional fees	Section	15% of the item sum insured	Nil	No
Capital additions	Section	15% of the item sum insured	Nil	No
Clearance , demolition and erection of hoardings	Section	25% of the item sum insured	Nil	Yes
Collapsed shelving extension	Section	R10 000 any one event	R500	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Debris and silt extension	Section	R20 000 any one event	Nil	No
External signs, blinds, canopies and umbrellas	Section	R50 000 any one event	R1 000	No
Fatal injury extension	Section	R20 000 any one event	Nil	No
Flood and safeguard costs	Section	R20 000 any one event	Nil	No
Goods in the open	Section	R30 000 any one event	Nil	No
Landscaped gardens	Section	R50 000 any one event	R1 000	No
Limitations clause – money and stamps	Section	R5 000 any one event	Nil	No
Loss of water	Section	R10 000 any one event	Nil	No
Motor vehicles whilst parked	Section	R500 000 any one event	Nil	No
Removal of trees	Section	R10 000 any one event	Nil	No
Seasonal increases (wet and dry stock)	Section	10% of stock sum insured	Nil	No
Temporary removal clause	Section	15% of sum insured	Nil	No
Optional Extensions (if stated in the schedule to be included)				
Damage by wild animals	Section	R250 000	R500	No
Death of horses	Section	R25 000	R1 000	No

Buildings and structures

Accidental damage to internal and external glass, internal blinds and canopies etc	Sub Section A	R100 000 any one event	Nil	No
Accidental breakage or collapse of radio or television aerials, aerial fittings etc	Sub Section A	R10 000 any one event	Nil	No
Liability	Sub section D	R5 000 000 any one event	Nil	No
Alterations, renovations and maintenance to existing structures	Section	R20 000 any one event	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Architects' and other professional fees clause	Section	15% of the item sum insured	Nil	No
Capital additions clause	Section	15% of the item sum insured	Nil	No
Clearance, demolition and erection of hoardings	Section	25% of the item sum insured	Nil	No
Cost of demolition and clearing and erection of hoardings clause	Section	25% of the item sum insured	Nil	No
Damage by wild animals	Section	R20 000 any one event	R500	No
Debris and silt extension	Section	R250 000 000 any one event	Nil	No
Fatal injury extension	Section	R20 000 any one event	Nil	No
Landscaped gardens extension	Section	R5 000 any one event	Nil	No
Prevention of access extension to Sub-section C	Sub section C	25% of the sum insured, maximum R20 000 000 any one event	Nil	No
Signs, shades and canopies extension	Section	R20 000 any one event	R500	No
Office Contents				
leakage or discharge from any sprinkler or drencher system	Sub section A	R50 000 any one event	Nil	No
accidental damage to sanitary-ware and fixed glass	Sub section A	R50 000 any one event	Nil	No
Rent	Sub section B	25% of the sum insured of Sub section A	Nil	No
Documents	Sub section C	R150 000 any one event	Nil	No
Legal Liability Documents	Sub section D	R150 000 any one event	Nil	No
Increase in cost of working	Sub section E	25% of the sum insured of Sub section A	Nil	No
Capital additions clause	Section	15% of the sum insured	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Business Interrution				
Prevention of Access	Section	75% of the Gross profit/ Gross Rental/Gross Revenue, Maximum R20 000 any one event	Nil	No
Undamaged Stock	Section	R100 000 any one event	Nil	No
Theft				
Buildings – Increased Limit	Section	R10 000 any one event	Nil	Yes
Malicious Damage – Increased Limit	Section	R5 000 any one event	Nil	Yes
Money				
Receptacles and clothing	Section	• Receptacles: R2 000 • Clothing: R5 000	Nil	Yes
Credit/debit cards	Section	R5 000 any one event	Nil	No
Personal accident (assault) extension	Section	• Death: R10 000 • Permanent disability: R10 000 • Medical Expenses: R10 000	Nil	Yes
Seasonal increase	Section	15% of the major limit or R25 000 whichever is the lesser	Major limit excess as stated in the schedule	Yes
Fraudulent misuse of credit cards and bilking	Section	R25 000 any one event	10% of claim minimum R2 500	Yes
Glass				
Boarding up	Section	R5 000 any one event	Nil	No
Damage to shop fronts and the like	Section	R5 000 any one event	Nil	No
Removal and reinstallation	Section	R5 000 any one event	Nil	No
Watchman	Section	R5 000 any one event	Nil	No
Goods in Transit				
Debris removal extension	Section	R5 000	Nil	Yes

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Public Liability				
Breakout of wild animals	Section	R250 000 any one event	Nil	No
Emergency medical expenses	Section	R100 000 any one event	Nil	No
Errors and Omissions	Section	R200 000 any one event	Nil	No
Exhibitors liability	Section	R100 000 any one event	Nil	Yes
Incidental Medical Malpractice	Section	R50 000 any one event	Nil	No
Spread of fire	Section	R1 000 000 any one event	Nil	Yes
Wrongful arrest and defamation	Section	R250 000 any one event	Nil	Yes
Statutory legal defence costs	Section	R250 000 any one event	Nil	Yes
Optional Extensions (if stated in the schedule to be included)				
Member to member liability	Section	R1 000 000 any one event	Nil	No
Stated Benefits and Personal Accident				
Body transportation costs	Section	R30 000 any one event	Nil	No
Disfigurement requiring corrective medical procedure	Section	• The head, neck and hands: R300 000 per person. • All other areas of the body: R100 000 per person	Nil	No
Life support equipment	Section	R100 000 per person and occurrence	Nil	No
Mobility costs	Section	R100 000 per person and occurrence	Nil	No
Paraplegia	Section	10% of TTD benefit, minimum R50 000, maximum R500 000	Nil	No
Quadraplegia	Section	25% of PD benefit, minimum R100 000, maximum R1 000 000	Nil	No
Rehabilitation costs	Section	80% of training costs, maximum R150 000 per person	Nil	No
Relocation costs	Section	R150 000 any one occurrence and 75% of the loss following forcible sale	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Repatriation costs	Section	R200 000 per person	Nil	No
Search and rescue	Section	R100 000 per person and occurrence	Nil	No
Trauma counselling	Section	R1 000 per consultation, R10 000 per person and R100 000 any 12 month period of insurance	Nil	No
Motor				
Additional Costs	All specified vehicles	Up to R40 000 in the aggregate, any one event	Nil	No
Medical expenses	A. Private type motor car B. Motorised caravan C. Any other insured vehicle(except a bus or taxi)	Up to R10 000 per injured occupant and R20 000 per occurrence	Nil	No
Loss of Fuel	All specified vehicles	R1 000	R250	No
Loss of keys	All specified vehicles	R15 000	10% of claim minimum R1 250	Yes
Parking facilities and movement of third-party vehicles	All specified vehicles	R2 500 000 any one event	Nil	Yes
Repatriation of vehicles used outside the territorial scope	A. Private type cars B. DVs with a GVM less than 3500 kg	A. Occupant: up to R10 000 (maximum 4 occupants) B. Vehicle transport costs: R5 000 per event C. Temporary repairs: R5 000 per event	Nil	No
Wreckage removal extension	All specified vehicles	R10 000	Nil	Yes
Electronic Utilities				
Architects' and other professional fees	Sub Section A	Not exceeding 20% of the amount of the claim	Nil	No
Clearance costs	Sub Section A	Not exceeding 20% of the amount of the claim	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Express delivery and overtime	Sub Section A	Not exceeding 50% of the repair/replacement costs	Nil	No
Increased cost of working	Sub Section B	R20 000	24 hour time excess	Yes
Reinstatement of data/programmes	Sub Section B	R20 000	R750	Yes
Houseowners				
Glass and sanitaryware	Section	R10 000 any one event	Nil	No
Rent	Section	25% of the sum insured of the private residence	Nil	No
Water-pumping Machinery	Section	R5 000 any one event	Nil	No
Loss of water by leakage	Section	Up to R5 000 per event	Nil	No
Removal of fallen trees	Section	R5 000 per event	Nil	No
Domestic Householders				
household goods and personal effects (including money and negotiable instruments)	Section	R2 500	Nil	No
business goods and equipment inside the private residence	Section	R30 000	Nil	No
Accidental Death	Section	A. R5 000 for persons 18 years and under B. R10 000 for persons over 18 years and under 75 years	Nil	No
Clearance Cost	Section	R5 000	Nil	No
Damage to garden	Section	R10 000	Nil	No
Documents	Section	R5 000	Nil	No
Domestic Staff Property	Section	R5 000	Nil	No
Domestic Telephone Instruments	Section	R1 000	Nil	No
Keys and locks	Section	R5 000	Nil	No
Loss of water by leakage	Section	R5 000	Nil	No

EXTENSION	APPLICABLE TO	LIMIT	FIRST AMOUNT PAYABLE	CAN LIMIT BE INCREASED?
Medical and veterinary expenses	Section	R5 000 per person and R1 000 per animal	Nil	No
Refrigerator and deep freeze contents	Section	R5 000	Nil	No
Transit	Section	R5 000	Nil	No
Trauma	Section	R5 000	Nil	No
Domestic All Risks				
Stamp collection	Section	Up to R5 000	Nil	No
Coin collection	Section	Up to R5 000	Nil	No
Contents of Caravan	Section	R1 000 or 25% of the sum insured, whichever is the greater	Nil	No