

Auto & Guest

Auto & Guest is a product tailor-made for you, the bed and breakfast (B&B) or guesthouse owner. We looked at your unique needs and made sure that we included just the right combination of traditional policy sections to ensure that your B&B or guesthouse is comprehensively looked after. We removed all the clauses and features that have no relevance to your business and just unnecessarily increase your premiums. You still have the flexibility to include additional cover, which will be a true benefit to your B&B or guesthouse.

The cover sections summarised here are all those available in our Auto & Guest offering. Certain sections serve as standard inclusions in your policy and others are optional – all depending on your exact needs.

This offer is exclusive for B&B or guesthouse establishments with:

- a combined asset value up to R20 million
- an annual turnover of R10 million
- a maximum of 20 rooms
- an owner or manager living on site.

You will automatically enjoy the following cover:

Cover

We will cover your buildings and its contents against loss or damage due to a wide scope of perils ranging from fire to lightning, earthquakes, storms and snow. And in the event of fire, the fire brigade charges will be covered.

Automatically included at no additional cost:

Contents (Compulsory)

- full theft cover for contents from main buildings
- theft cover on contents in garages and outbuildings, subject to proof of forcible/violent entry or exit
- theft cover on theft from grounds, including garden and pool furniture and laundry
- the personal effects of the owner/manager up to R5 000 per person
- guests' personal effects up to R5 000 per item
- cover in the event of beverage leakage, up to R5 000
- cover for the loss of money, up to R5 000
- theft cover on the theft of groceries and household goods while in transit from the place of purchase or repair
- cover in the event of deterioration of foodstuffs, up to R10 000
- cover for accidental damage, up to R10 000
- personal legal liability up to R1 million.

Buildings (Optional)

Automatically included, if your schedule shows you are paying a premium for these:

- falling trees or parts thereof
- bursting, overflowing, leakage, or discharge, of water or oil, from tanks
- damage to landscaped gardens and water features, up to R10 000
- damage to water pumping machinery
- external signs, blinds and canopies
- damage to buildings during an attempted theft, up to R5 000
- locks, keys and access cards, up to R5 000
- malicious damage, up to R10 000
- accidental damage including, glass, mirrors and sanitary ware, up to R10 000
- property owners' liability up to R1 million.

You also have the option to add any of the following cover sections:

Business Interruption

If your business property is insured for material damage, and you have selected cover for loss of income, we will place you in the same position as you were before the loss, to a maximum of the indemnity period you selected.

Automatically included at no additional cost:

- in the event of murder, suicide, sexual assault, illness of owner/manager, contagious diseases, pollution, shark and animal attacks
- in the event of ventilation failure
- should your auxiliary power fail
- in the event of air travel delays or strikes
- in the event of cancellation of bookings, we will refund deposits, up to R5 000
- bilking, should your guests leave without paying, we will cover you, up to R1 000 per person
- in the event that your staff stay away, up to R5 000.

Office Contents

Specific cover for your office furniture and documents you keep inside your office at the B&B or guesthouse.

Automatically included at no additional cost:

- your personal effects are covered up to R10 000
- your locks and keys are covered up to R5 000.

Money

Protects you in the event of loss of or damage to your cash, cheques or even your safe.

Automatically included at no additional cost:

- damage or loss to receptacles (safes), up to R3 000
- damage or loss of keys, up to R5 000
- damage to clothing of staff, up to R5 000.

Fidelity Guarantee

Protects you against losses suffered due to fraud by your employees.

Electronic Equipment

A specialised cover extension for loss and damage to your computers, laptops, hardware and licensed software.

Portable Business Possessions

Provides wider cover for personal and business items that are regularly taken away from your insured premises.

Public Liability

Protects you if you are held legally responsible for injuries, death or damage by a third parties.

Options on limits, up to R50 million.

Automatically included at no additional cost:

- cover for damage to visitors' and guests' property
- cover for damage to guests' vehicles, using your parking facilities
- cover for damage caused by dry-cleaning of guests' effects, up to R10 000 per item
- cover in the event of food and/or drink poisoning
- product liability, restricted to consumption on premises
- Hole-in-one cover for owner up to R1 000.

Personal Accident

Provides the owner and manager with cover for death, disablement and medical expenses after an accident.

Motor

Ensures that your vehicle/s are protected against accidents, theft and many other incidents, depending on the type of cover you have selected.

You will receive passenger liability for guests, who were transported by the owner, at the time of the accident.

Car Hire

You can elect optional car hire, should your insured vehicle be stolen or damaged in an accident.

Business Assistance

Professional Assist

- Labour assistance
- Legal advice
- Computer support

Road Assist

- Breakdown assistance
- Accident assistance

Traffic Assist

- A telephonic up-to-date information service regarding fleet vehicle traffic fine monitoring

Office Assist

- Tradesmen and repairer assistance
- Emergency services
- Appliance assistance

Medical Assist

- 24-hour telephonic advice and call out of emergency medical assistance

Please note that the assistance services listed in this brochure can only be accessed by calling the Auto & General Business Assist line on **0860 10 50 71**.

For tailor-made business insurance that gives you exceptional value for money, call your broker or Auto & General on 0860 10 44 33.