



BnB Sure

Product Improvements

For policies renewing after 1 May 2017

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Following consultation with the Hospitality and Bed & Breakfast industries, more flexibility is being provided on the **BnB Sure** product together with improved benefits, clarity of cover and more options for customised selection.

In addition, an alternative supplier has been sourced for the value added products currently on offer including appliance maintenance, roadside assistance and towing as well as a few additional services which we believe our customers will find useful.

General	Trauma counselling and Repairs and measures after a loss has been relocated to General Provisions.
	Property covered has been clarified to align more closely with the mixed accommodation models and activities offered by the sector.
Buildings	Subsidence and Landslip cover has been extended to include damage to fences for a limited amount.
	The following extension has been added: <ul style="list-style-type: none"> Clean up costs
	The inflation protector has been updated to 12% per year.
	The following extensions have been added and their limits increased under the Buildings Section provided that the buildings are insured with us: <ul style="list-style-type: none"> Rent and alternative accommodation Locks and keys Fatal injury Water leakage Garden plants Signs and signposts Greening Removal of bees, wasps, hornets and fallen trees Accidental death of fish stocks extension Damage caused by animals and baboons
	The following extension limit has increased: <ul style="list-style-type: none"> Accidental damage
	Customers who have insured their buildings on the BnB Sure policy will enjoy higher limits under this Section going forward.

<p>Contents</p>	<p>The following extension limits have increased:</p> <ul style="list-style-type: none"> • Loss of money • Refrigerator and deep freeze contents • Loss of documents • Veterinary fees • Goods in the open • Medical expenses • Telephones • Cash and credit cards • Signs and signposts • Damage by laundry • Inflation protector has been updated to 12% per year • Repairs and measures to buildings after a loss has been relocated to the Buildings Section • Theft cover for self-catering units is clarified and qualified • Theft cover during alterations and renovations has been clarified and qualified • Impact damage to buildings has been deleted as this is directly provided by the Buildings Section • Cover for the personal effects of guests is clarified to be in force for events occurring at the premises • Golfers Hole in One relocated from All risks and increased to R5,000 • Bowls Full House relocated from All risks and increased to R5,000
<p>All Risks</p>	<p>The following extension limits have been increased:</p> <ul style="list-style-type: none"> • Theft cover during alterations and renovations has been clarified and qualified • Personal computers exception is clarified • Losses following “remote jamming” are now specifically included
<p>Public Liability</p>	<p>Operative Clause and Exclusion 5. Other activities</p> <ul style="list-style-type: none"> • Cover has been clarified to ensure we are able to provide for cover to include an increasing range of activities offered by customers seeking to expand their income stream and achieve financial sustainability. <p>This is intended to ensure the correct price is paid relative to the risk and based on the business activities of each customer.</p> <hr/> <p>Animals Liability is clarified and limited to R5,000,000.</p> <hr/> <p>Legal Defence Costs are extended to include more statutes.</p>

Business Interruption	Public utilities extended to include all municipally supplied utilities including sewage system.
	The radius for losses following crime, contagious disease, food poisoning, shark attack, oil spill is extended to 20km.
	Cancellation of bookings following cancellation of sporting or cultural events is extended to include conferences and is clarified to bookings specifically relating to the cancelled event.
	Loss following death or hospitalisation of a key member has been clarified and qualified.
	Loss following cancellation has been clarified and qualified.
	Loss following abnormal noise has been clarified and qualified.
	The average clause is inserted.
	Added Failure of Auxiliary utilities extension.
	Added Malicious damage extension.
	The inflation protector has been updated to 12% per year.
Crisis Management	This benefit has been placed separately on the schedule to give it the prominence it requires and facilitate future development.

We anticipate that these changes will not only assist our mutual customers with their current risk needs but will deliver much improved and streamlined service delivery.

Please ensure that our mutual customers are made aware of these exciting changes and that their cover is adjusted to ensure the maximum benefit is achieved from their policy.