



Boutique Stay Insurance Policy

Key highlights overview

Effective 1 September 2023

This overview (*'key highlights overview document'*) is written for illustrative purposes only and does not constitute advice. To the extent that there is any conflict, discrepancy or inconsistency between the narrative in this overview (*'key highlights overview document'*) and a clause contained in the policy schedule and policy wording, read in conjunction with each other, the clause as contained in the policy schedule and policy wording will prevail.

Section/Extension	Current wording	New wording
Your Bryte Boutique Stay short-term insurance policy	Not in the current wording	<p>4. Sasria</p> <p>We do not pay for any claims for loss or damage from events and items covered by Sasria. We will send you the Sasria terms on request. We will help you to claim from Sasria.</p> <p>If we inform you that Sasria does not cover the loss or damage you are claiming for, you are responsible for proving that Sasria does cover the loss or damage.</p> <p>Please refer to www.sasria.co.za for current and applicable policy wordings.</p>
General exception – 1 (previously communicated – effective 1 April 2023)	<p>War, riot and terrorism</p> <p>a. This policy does not cover loss of or damage to property related to or caused by...</p>	<p>War, riot and terrorism</p> <p>a. This policy does not cover any claim, loss, damage, cost or expense of any nature whatsoever related to or caused by, ...</p>
General exception – 5 Detention, confiscation and forfeiture	This Policy does not cover any loss, damage, cost or expense directly or indirectly arising from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, South African Police Service, crime prevention units or other officials or authorities.	<p>Commandeering clause</p> <p>It is hereby declared and agreed that cover provided under the policy does not cover loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisitioning by any lawfully constituted authority.</p>

Section/Extension	Current wording	New wording
General exception – 11 Failure of electricity grid	This policy does not cover any loss, damage, cost, liability, expense, consequential loss or damage of any nature whatsoever directly or indirectly caused by, resulting from, arising out of, in connection with a national (including regional, municipal, local and/or private) interruption, failure or suspension of the electricity grid of South Africa for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.	Notwithstanding any provision to the contrary contained in this policy which would otherwise override this General Exclusion , this policy does not cover any claim, loss, damage, cost, liability, expense, consequential loss or damage of any nature whatsoever directly or indirectly caused by, resulting from, arising out of, in connection with a national (including regional, municipal, local and/or private) interruption, failure, interference, or suspension of the electricity supply to the electricity grid of South Africa for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.
General exception – 12 Illegal occupation of any building	Not in the current wording	This policy does not cover any claim, losses of whatsoever nature including damage, theft, liability, cost or expenses, consequential loss or damage arising directly or indirectly from illegal occupation of any building or premises.
General provisions – G Automatic inflation margin	The sums insured of each item insured under the Material Damage section will be increased automatically by the Company at renewal at a percentage commensurate with the trends in the consumer price indices. It is specifically noted that this extension does not relieve the insured of their responsibility to ensure that the sum insured represents the replacement value of the property insured. Furthermore, it is noted that this condition in no way affects the standard average clause contained in the policy.	The sums insured of each item insured under the Material Damage, Office Contents and Business Interruption sections will be increased automatically by the Company at renewal at a percentage commensurate with the trends in the consumer price indices. It is specifically noted that this extension does not relieve the insured of their responsibility to ensure that the sum insured represents the replacement value of the property insured. Furthermore, it is noted that this condition in no way affects the standard average clause contained in the Policy.
General conditions – 6 Claims	f. Any claims arising out of the loss or damage caused by vermin, rodents or the like is excluded.	f. Any claims arising out of the loss or damage caused by vermin, rodents, insects and termites or the like are excluded.

Section/Extension	Current wording	New wording
General conditions – 13 Premium amendment after claimed event	Not in the current wording	Following any claimed event, the Company at their discretion, will amend the premium immediately after settlement of the claim on a monthly policy and at the anniversary date of an annual policy.
General conditions – 14 Extension sums insured	Not in the current wording	Should the extension limit appear higher in the policy schedule than it reflects in the policy wording, in the event of a claim, the limit reflected in the policy schedule will be applied.
Material Damage Sub-section A (Property) perils applicable – 9	Not in the current wording	Costs and expenses necessarily incurred by the insured in complying with any legal requirements to upgrade or replace undamaged portions of any automatic sprinkler system, automatic drencher, gas or foam from installations following damage by an insured peril provided that the total amount recoverable shall not exceed the sum insured. This peril will only be operative if the insured can produce evidence of third-party certification e.g. ASIB, not older than 1 year, at the time of loss.
Material Damage Specific condition – Average	Specific condition (not applicable to no. 7 accidental damage to bathroom fixtures and fittings) Average If the property insured is at the commencement of any damage to such property by any peril insured against collectively of greater value than the sum insured thereon, then the insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item if more than one shall be separately subject to this condition.	Specific condition 1. Average (not applicable to no. 7 accidental damage to bathroom fixtures and fittings) If the property insured is at the commencement of any damage to such property by any peril insured against collectively of greater value than the sum insured thereon, then the Insured shall be considered as being their own insurer for the difference and shall bear a rateable share of the loss accordingly. Every item if more than one shall be separately subject to this condition.

Section/Extension	Current wording	New wording
<p>Material Damage</p> <p>Specific condition – 2</p> <p>Generators (subject to buildings being insured on the policy otherwise specified on the schedule to be included)</p>	Not in the current wording	<p>It is a requirement that any generator be kept in a locked structure or should be secured to a concrete floor in such a way that the generator cannot be removed for the cover to be in force.</p> <p>Generators need to be connected to the electrical articular structures via a changeover switch which is professionally installed by a registered electrician, and a COC issued for the installation.</p>
<p>Material Damage</p> <p>Specific condition – 3</p> <p>Solar panels and inverters (subject to buildings being insured on the policy otherwise specified on the schedule to be included)</p>	Not in the current wording	<p>It is a requirement that solar panels and inverters must be installed and serviced by an approved service provider.</p> <p>A certificate of compliance from the installer at installation stage will need to be submitted to the Company in the event of a claim should it be requested or required.</p> <p>The Company does not accept any liability of loss or damage or any form of liability arising out of the solar panels or inverter being installed by the insured.</p> <p>Theft is subject to forcible/violent removal from the premises noted in the schedule to the maximum indemnity noted under Sub-section A (property) perils applicable number 6.</p> <p>In terms of an inverter, a portable power station is not included.</p>
<p>Material Damage</p> <p>Specific condition – 4</p> <p>Gas storage and installation (subject to buildings being insured on the policy otherwise</p>	Not in the current wording	<p>i. Gas stored inside the buildings may not exceed 38 kilogrammes</p> <p>ii. It is a requirement that gas must be installed and serviced by an approved service provider</p>

Section/Extension	Current wording	New wording
specified on the schedule to be included)		iii. Certificate of compliance from the installer at installation stage and will need to be submitted to the Company in the event of a claim should it be requested or required iv. The Company does not accept any liability of loss or damage or any form of liability arising out of the gas being installed by the insured
Material Damage/Office Contents/Contents/Business Interruption Extensions and clauses	Not in the current wording	Extensions and Clauses (applicable to each and every risk address stated in the policy schedule and not the individual risk)
Material Damage Extensions and clauses Power surge	The insurance granted by this section will indemnify the insured in respect of damage to items insured as a result of fluctuations in the power supply resulting in surges provided that: <ol style="list-style-type: none"> 1. the maximum amount payable by the Company will not exceed R50,000 or the amount stated in the schedule for any one event; 2. the insured shall be responsible for the first amount payable reflected in the schedule. 	The insurance granted by this section will indemnify the insured in respect of damage to items insured as a result of fluctuations in the power supply resulting in surges provided that: <ol style="list-style-type: none"> 1. the maximum amount payable by the Company will not exceed R20,000 if there is no power surge protection on the Distribution Board and is limited to one claim in a 12-month period. 2. If there is power surge protection on the Distribution Board and adequate proof has been submitted to the Company prior to a loss, the maximum amount payable by the Company will not exceed R50,000 or the amount stated in the schedule for any one event and R100,000 any 12-month period. 3. the insured shall be responsible for the first amount payable reflected in the schedule.

Section/Extension	Current wording	New wording
Material Damage Clauses and extensions Clean-up costs	Not in the current wording	The Company indemnify the insured for the reasonable costs of a professional clean-up following death, suicide, attempted suicide, murder or assault on the premises of or by a paying guest provided a. the limit of indemnity will not exceed R15,000 and b. malicious damage is excluded
Material Damage Clauses and extensions Public supply connections	Not in the current wording	This section is extended to cover accidental damage or theft to water, sewerage, gas, electricity, and telecommunication connections on the property of the insured or for which they are legally responsible between the property insured and the public supply or mains. Provided that: 1. The maximum amount payable by the Company will not exceed R50,000 for any one event and R100,000 any 12-month period 2. The insured shall be responsible for the first R2,000 of every event
Material Damage Clauses and extensions Locks and keys	Not in the current wording	The Company will indemnify the insured for the cost of replacing locks, keys and access devices of the insured premises following a loss for which liability has been admitted under item 6 of sub-section A limited to R15,000 per event.
Material Damage Clauses and extensions Removal of trees	Not in the current wording	The Company will indemnify the insured for the cost of removing trees when they have fallen upon and caused damage to the insured property. Cover is limited to R5,000 per event.
Contents Extensions and clauses – 6	The sum insured under this section will be automatically increased to be commensurate with the trend in the rates of inflation and acquisition unless stated to the contrary in writing	Removed from wording

Section/Extension	Current wording	New wording
Inflation Protector	by the insured. The policy will be endorsed with the new sum insured at the annual anniversary date of the policy and the premium charged for the forthcoming period of insurance. This does not relieve the insured of the responsibility to ensure that sums insured represent the full value of the property insured at all times.	
Contents Extensions and clauses – 11 Power Surge	<p>The insurance granted by this section will indemnify the insured in respect of damage to items insured as a result of fluctuations in the power supply resulting in surges provided that:</p> <ol style="list-style-type: none"> 1. the maximum amount payable by the Company will not exceed R50,000 or the amount stated in the schedule for any one event and R100,000 any 12-month period. 2. the insured shall be responsible for the first amount payable reflected in the schedule. 	<p>The insurance granted by this section will indemnify the insured in respect of damage to items insured as a result of fluctuations in the power supply resulting in surges provided that:</p> <ol style="list-style-type: none"> 1. the maximum amount payable by the Company will not exceed R20,000 if there is no power surge protection on the Distribution Board and limited to one claim in a 12-month period. 2. If there is power surge protection on the Distribution Board and adequate proof has been submitted to the Company prior to a loss, the maximum amount payable by the Company will not exceed R50,000 or the amount stated in the schedule for any one event and R100,000 any 12-month period. 3. the insured shall be responsible for the first amount payable reflected in the schedule.
Contents No claim discount	<p>In the event of no claim being made or arising under this section of the policy during a period specified below immediately preceding the anniversary of this policy, the premium for the period to the following anniversary of the policy will be subject to the No Claim Discount as follows:</p> <p>The preceding year 10%</p>	<p>In the event of no claim being made or arising under this section of the policy during a period specified below:</p> <ul style="list-style-type: none"> • No claims in 24 consecutive months – 20% discount will be given (3 NCB) • No claims in 12 consecutive months – 10% discount will be given (2 NCB)

Section/Extension	Current wording	New wording
	<p>The preceding two consecutive years 20%</p> <p>The preceding three consecutive years 30% (only applicable to BnB Club Blue status members). Otherwise than above NIL.</p> <p>In the event of any claim being paid in terms of this section of this policy, the premium for this section will be amended in terms of the NO CLAIM DISCOUNT table from the month following payment of the claim.</p> <p>If more than one risk is described in the schedule of this policy, the No Claim Discount shall be applied as if a separate policy had been issued in respect of each such risk.</p>	<p>Should any claims be made or arise in a consecutive 12-month period, the following increase in premium will be applicable:</p> <ul style="list-style-type: none"> 1 claim in 12 consecutive months – 5% increase will be applicable (1 NCB) Any other further claims within the same 12 consecutive months – 10%–20% increase will be applicable (0 NCB) <p>The increase will be done immediately after the settlement of the claim on a monthly policy and at the anniversary date of an annual policy.</p> <p>The increase in premium will be applicable to all events arising from a claim under the defined peril and/or the following extensions, power surge, accidental damage, and goods in the open.</p>
<p>Specified All Risks</p> <p>Specific condition</p>	<p>Not in the current wording</p>	<p>Unspecified all risks (if stated in the schedule to be applied)</p> <p>Clothing (other than furs) and personal effects normally worn or designed to be carried by the insured, belonging to the insured but specifically excluding cellular phones or electronic devices. We will not be liable for more than 20% of the unspecified all risks sum insured for any one article.</p>
<p>Business interruption</p> <p>Specific exclusion – 1</p> <p>Non-damage exclusion</p>	<p>Not in the current wording</p>	<p>1. Non-damage exclusion</p> <p>All claims, losses of whatsoever nature, as a result of business interruption and costs in connection with or arising directly or indirectly from an incident or happening, where the losses are not solely due to physical damage to insured property or property of the type insured under this policy, are excluded. This exclusion</p>

Section/Extension	Current wording	New wording
		<p>also applies but is not limited to any act of a lawfully established or recognised authority, in relation to closure, restriction, or prevention of access, in connection with the foregoing.</p> <p>This exclusion doesn't apply to the following extensions:</p> <ul style="list-style-type: none"> • Violent Crime, animal and Shark attack extension • Liquor licence extension • Air-conditioning, ventilation and extraction failure extension • Generator failure extension • Bilking extension • Cancellation of bookings extension
<p>Business interruption</p> <p>Specific conditions – 3</p>	<p>Not in the current wording</p>	<p>The Business Interruption sum insured must be based on the establishment's annualised Gross Profit/Revenue, irrespective of the indemnity period. This annualised sum insured will be considered against your annual financial statements or bookkeeping records in the event of a claim. The exposure is defined by the indemnity period, and therefore, the policy rating will be applied for the indemnity period selected.</p> <p>In the event of a claim falling under any Business Interruption extension, the settlement will be reviewed against the annualised Gross Profit/Revenue figure however, the claim will not exceed the extension indemnity period and/or limit reflected in the policy wording.</p>
<p>Business interruption</p>	<p>Property within a 30km radius of the insured's premises, destruction of or damage to which shall prevent or hinder the use</p>	<p>Property within a 10-kilometre radius of the insured's premises, destruction of, or damage to, which shall prevent or hinder the use</p>

Section/Extension	Current wording	New wording
Extensions to other premises – e Prevention of Access	of the premises or access thereto, whether the premises or property of the insured therein shall be damaged or not.	of the premises or access thereto, whether the premises or property of the insured therein shall be damaged or not. Geographical limits confined to the Republic of South Africa.
Business Interruption Extensions to other premises – f – prevention of access – extended cover		Removed from wording
Business Interruption Extensions to other premises	j. Robbery, violent crime, pollution, animal and shark attack extension	Violent crime, animal and shark attack extension
Motor Defined Events	In addition, if such vehicle is disabled by reasons of any loss or damage insured hereby, the Company will pay the reasonable cost of protection and removal to the nearest repairers and the insured may give instructions for repairs to be executed without the previous consent of the Company to the extent of but not exceeding R7,500, provided that a detailed estimate is first obtained and immediately forwarded to the Company. The Company will also pay the reasonable cost of delivery to the insured, after repair of such loss or damage, not exceeding the reasonable cost of transport to the permanent address of the insured in the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe, Mozambique or Malawi provided that:	In addition, if such vehicle is disabled by reasons of any loss or damage insured hereby, the company will pay the reasonable cost of protection and removal to the nearest repairers and the insured may give instructions for repairs to be executed without the previous consent of the company to the extent of but not exceeding R7,500, provided that a detailed estimate is first obtained and immediately forwarded to the company. The company will also pay the reasonable cost of delivery to the insured, after repair of such loss or damage, not exceeding the reasonable cost of transport to the permanent address of the insured in the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe, Mozambique, Zambia or Malawi provided that:
Motor Exceptions to sub-section A	a. consequential loss as a result of any cause whatsoever, depreciation in value whether arising from repairs following a	a. consequential loss or damage as a result of any cause whatsoever, depreciation in value whether arising from repairs following a defined event or otherwise, wear and tear,

Section/Extension	Current wording	New wording
	defined event or otherwise, wear and tear, mechanical, electronic or electrical breakdowns, failures or breakages.	mechanical, electronic or electrical breakdowns, failures or breakages.
Motor Exceptions to sub-section A	Not in the current wording	e. depreciation in value whether arising from repairs following an insured event or otherwise, wear and tear, gradually operating causes such as but not limited to rust, mildew, corrosion or decay, mechanical or electrical breakdown, failure or breakage;
Motor Exceptions to sub-section A	Not in the current wording	f. loss of a vehicle due to a fraudulent buying or selling transaction;
Motor Exceptions to sub-section A	Not in the current wording	g. loss, damage or injury caused, or suffered, or incurred, while the driver of the vehicle uses or operates a cellular or mobile telephone, or other communication device in one, or both hands while driving, unless such communication device is affixed to the vehicle. This is stipulated in Regulation 308A of the South African National Road Traffic Act.
Motor Exceptions to sub-section B Liability to third party	Not in the current wording – previously communicated effective 1 April 2023 and currently reflecting on the schedule	5. This policy does not cover any claim, loss, liability, cost or expense in respect of injury of whatsoever nature or death where such injury of whatsoever nature or death is the subject in respect of any compensation or claim that falls within the scope of any compulsory third-party legislation including the Road Accident Fund Act 1996 as amended within the Republic of South Africa. This exception shall apply notwithstanding that no insurance under any such Fund is in force or has been affected or not.
Motor	In the event of no claim being made or arising under this section of the policy during a period specified below immediately	In the event of no claim being made or arising under this section of the policy during a period specified below:

Section/Extension	Current wording	New wording
No claim discount	<p>preceding the anniversary of this policy, the premium for the period to the following anniversary of the policy will be subject to the No Claim Discount as follows:</p> <p>The preceding year 10%</p> <p>The preceding two consecutive years 20%</p> <p>The preceding three consecutive years 30% (only applicable to BnB Club Blue status members). Otherwise than above NIL</p> <p>In the event of any claim being paid in terms of this section of this policy, the premium for this section will be amended in terms of the No Claim Discount table from the month following payment of the claim.</p> <p>If more than one risk is described in the schedule of this policy, the No Claim Discount shall be applied as if a separate policy had been issued in respect of each such risk.</p>	<ul style="list-style-type: none"> No claims in 24 consecutive months – 20% discount will be given (3 NCB) No claims in 12 consecutive months – 10% discount will be given (2 NCB) <p>Should any claims be made or arise in a consecutive 12-month period, the following increase in premium will be applicable:</p> <ul style="list-style-type: none"> 1 claim in 12 consecutive months – 5% increase will be applicable (1 NCB) Any other further claims within the same 12 consecutive months – 10%–20% increase will be applicable (0 NCB) <p>The increase will be done immediately after the settlement of the claim on a monthly policy and at the anniversary date of an annual policy.</p> <p>The increase in premium will be applicable to all events arising from a defined peril unless otherwise stated in the schedule.</p>
Motor Extensions	Not in the current wording	<p>18. Spare part clause</p> <p>In the event of any spare part and/or permanent fitting of whatsoever nature needed repair damage to replace such damaged article to the insured vehicle being unprocurable in the Republic of South Africa as a standard ready manufactured article the liability of the company shall be met by the payment of a sum equal to the value of the said article at the time of the accident or loss but not in any case exceeding the manufacturer's last list price operative in the Republic of South Africa.</p>

Section/Extension	Current wording	New wording
Motor Specific condition – 2 Electric/Hybrid motor vehicles	Not in the current wording	<p>It is a requirement that the electric/hybrid motor vehicle be installed with a BMS (battery management system) and relevant safety measures to prevent or mitigate a fire. Motor vehicle services must include the battery and conducted by an approved service provider. Evidence of such services will need to be submitted to the Company in the event of a claim should it be requested or required.</p> <p>Any electric or hybrid vehicles or vehicles converted to electric need to have the correct and adequate fire extinguishing equipment always kept in the vehicle. Each electric or hybrid vehicle would require a lithium-ion battery fire extinguisher.</p>
Electronic Equipment Special conditions 2 Lightning and surge protection (if stated in the schedule to apply)	Not in the current wording	<p>Cover provided by this section is strictly subject to the installation of power surge protection equipment in accordance with SANS 0142 Code of Practice. Furthermore, it is a condition precedent to liability that any Local Area Computer Network, networked P.O.S systems or AV installations have specifically installed uninterrupted power supply (UPS) equipment having its own surge protection and that such surge protection equipment is installed in accordance with SANS standards</p>
Electronic Equipment Special conditions 3 Electronic equipment storm, flood or water damage	Not in the current wording	<p>Cover provided by this section in respect of storm, flood or water damage, is strictly subject to electronic equipment being placed on pallets, shelving or other structures a minimum of 100mm off the ground.</p> <p>Notwithstanding the excesses reflected above, it is hereby noted that, should the insured be able to prove to the insurer's satisfaction that electronic equipment is a minimum of 100mm off the ground at the time of the damage the excess will not apply in respect of the electronic equipment items.</p>

Section/Extension	Current wording	New wording
Pleasurecraft Specific definitions 3	Private residence means the insureds' permanent home including all land within its boundaries.	Insureds' premises means from where the business is being conducted including all land and water within its boundaries.
Pleasurecraft Specific exceptions to sub-section 1	a. within the walled and securely locked confines of the insureds' residence, or at a recognised place of repair or service, and theft is accompanied by visible forcible and violent entry or exit, unless the company has agreed in writing to the contrary.	a. within the walled and securely locked confines of the insureds' premises , or at a recognised place of repair or service, and theft is accompanied by visible forcible and violent entry or exit, unless the company has agreed in writing to the contrary.
Pleasurecraft Sub-section 2 - Liability	3. for all accidental damage caused by any person (other than a person operating or employed by the operator of a shipyard, marina, repair yard, slip way, yacht club, sales agency or similar organisation) navigating or in charge of the vessel with the insureds' permission provided that a. indemnity will not apply to claims by any member of the same household as that person.	3. for all accidental damage caused by any person (other than a person operating or employed by the operator of a shipyard, marina, repair yard, slip way, yacht club, sales agency or similar organisation) navigating or in charge of the vessel with the insureds' permission provided that a. indemnity will not apply to claims by any employee of the insured.
Pleasurecraft Specific exceptions to sub-section 2	The company will not indemnify the insured in respect of 1. injury to a. fare-paying passengers carried in or upon entering or getting on to or alighting from the vessel. b. any member of the insureds' family normally resident with the insured.	Removed a & b from the wording
Pleasurecraft Sub-section 3 General Description of use	Vessel used solely for private domestic and pleasure purposes excluding - hiring or carriage of passengers for hire or fare-paying passengers, racing speed or other contests rallies or trials.	Vessels used for the private and business activities including carriage of fare paying passengers.
Liability Sub-section A extensions Hunting safari and animal attack extension	The indemnity provided herein extends to indemnify the Insured against all sums for which the Insured may become legally liable as a result of animal attack and/or hunting activities arranged by the insured at the premises stated in the schedule provided that	Removed

Section/Extension	Current wording	New wording
	<ol style="list-style-type: none"> 1. each hunter or group of hunters shall be under the guidance and control of a qualified game ranger or professional hunter employed by the insured. 2. all visiting hunters have personally and individually signed a disclaimer (such disclaimer to be explained in detail to such individual) absolving the insured from any liability as a result of such hunting activities. 3. the Company's limit of indemnity shall not exceed the amount stated in the schedule. 4. the insured shall be responsible for the first amount payable stated in the schedule. 5. firing zones regarding the individual hunting group(s) of hunter(s)/client(s) must clearly be demarcated and zones prior to the commencement of any hunting activity(ies). <p>no alcohol be consumed during any hunting activities.</p>	
Liability Sub-section A Extensions	Not in the current wording	Animals and game viewing extension (if stated in the schedule to be included) Notwithstanding anything to the contrary contained in exclusions to sub-section A 5h, 6 and 7, the Company will indemnify the insured in respect of defined events: <ol style="list-style-type: none"> 1. caused by animals (owned by the insured or for which the insured is legally responsible) used or kept by the insured in connection with the insured's business, whilst on any premises of the insured.

Section/Extension	Current wording	New wording
		<p>2. happening on any property belonging to the insured or property under the custody or control of the insured or any of the insured's employees caused by or in connection with game viewing provided that all persons participating in game viewing activities have personally and individually signed a disclaimer (such disclaimer to be explained in detail to such individual) absolving the insured from any liability as a result of such game viewing activities.</p> <p>The limit of indemnity shall not exceed the amount stated in the schedule.</p> <p>The insured shall be responsible for the first amount payable as stated in the schedule.</p>
Liability Sub-section A Extensions	Not in the current wording	<p>Hunting safari extension (if stated in the schedule to be included)</p> <p>Notwithstanding anything to the contrary contained in exclusions to sub-section A 5g the Company will indemnify the insured in respect of defined events happening on any property belonging to the insured or property under the custody or control of the insured or any of the insured's employees caused by or in connection with commercial hunting activities provided that:</p> <ol style="list-style-type: none"> 1. the insured has complied with all laws, acts, ordinances or regulations applicable to hunting activities. 2. <ol style="list-style-type: none"> i. each hunter or group of hunters who are not permanent residents of the Republic of South Africa will be accompanied by a professional hunter who is in possession of a valid professional hunter's permit. ii. any visitors not described under (i) above are accompanied by the insured or an employee of the insured.

Section/Extension	Current wording	New wording
		<ol style="list-style-type: none"> 3. all visiting hunters have personally and individually signed a disclaimer (such disclaimer to be explained in detail to such individual) absolving the insured from any liability as a result of such hunting activities. 4. firing zones regarding the individual hunting group(s) of hunter(s)/client(s) must clearly be demarcated and explained as such to all participants as well as being issued with an area chart. 5. no alcohol be consumed during any hunting activities. 6. the Company's limit of indemnity shall not exceed the amount stated in the schedule. 7. the Insured shall be responsible for the first amount payable stated in the schedule.
Liability Extensions Spa treatments	Not in the current wording	Spa treatments (if stated in the schedule to apply) This policy excludes all liability arising from any treatment prescribed or administered by the insured, other than: <ol style="list-style-type: none"> a. hair cutting, shampooing, drying, dyeing or tinting; b. face, scalp or body massage; c. shaving, plucking, electrolysis, epilation and wax steam treatments; d. manicure, pedicure and non-surgical podiatry procedures; e. ear piercing but only when surgical sleepers or studs are used; Provided that the insured, including their employees, have received accreditation or are trained for the form of treatment

Section/Extension	Current wording	New wording
		being administered and adhere to any requirements or precautions set out by the manufacturer of any product used.
Liability Exclusions – 5 Other activities	f. Liability arising out of the use of any trampoline unless there is a notice alongside the trampoline stating that use of the trampoline is at the risk of the user and the insured accepts no liability for any accident or injury as a result of the use of the trampoline.	f. Liability arising out of the use of any children's play area or trampoline unless stated otherwise in the schedule of the policy.
Liability Exclusions – 5 Other activities	Not in the current wording	i. Sauna activities Liability arising out of the use by any person of the sauna unless: i. Disclaimer signs being posted ii. Sauna is checked daily at the close of business iii. A register of usage is kept iv. Protective wooden slats should be placed around the sauna heater: Slats should be made of the same material as the rest of the sauna and be placed at least one inch from the heater. v. Appropriate signs to inform individuals about the fire hazard are adequately displayed, and persons using sauna are made aware of such vi. Warning signs displayed against the drying of clothing and towels over the heating elements
Hospitality Assist Hospitality Assist contact numbers	Hospitality Assist contact numbers 0800 55 66 77 0861 976 656	Hospitality Assist contact number 0800 55 66 77

Section/Extension	Current wording	New wording
Sasria		Removed wordings – reference to the website is made on the schedule
Changes to excess structure		
Material Damage excess Storm/flood excess	5% of claim, minimum R2,500	10% of claim, minimum R2,500
Contents excess Storm/flood excess	5% of claim, minimum R2,500	10% of claim, minimum R2,500
Accidental Damage excess	5% of claim, minimum R500	10% of claim, minimum R500
Transit excess Basic excess	5% of claim, minimum R1,000	10% of claim, minimum R1,000
Motor Basic first amount payable	<ul style="list-style-type: none"> Sum insured up to R99,999 – 5% of claim, minimum R2,500 Sum insured R100,000 – R249,999 – 5% of claim, minimum R3,500 Sum insured R250,000 – R499,999 – 5% of claim, minimum R5,000 Sum insured above R500,000 – 5% of claim, minimum R7,500 	<ul style="list-style-type: none"> Sum insured up to R99,999 – 10% of claim, minimum R2,500 Sum insured R100,000 – R249,999 – 10% of claim, minimum R3,500 Sum insured R250,000 – R499,999 – 10% of claim, minimum R5,000 Sum insured above R500,000 – 10% of claim, minimum R7,500
Motor Trailers and Caravans Basic excess	5% of claim, minimum R1,000	10% of claim, minimum R1,000
Motor	5% of claim, minimum R2,000	10% of claim, minimum R2,000

Section/Extension	Current wording	New wording
Motorcycles Basic excess		
Liability Hunting safari and animal attack	5% of claim, minimum R10,000 (maximum R25,000)	Removed and redefined
Liability Any outdoor, sporting and/or adventure activities	5% of claim, minimum R10,000 (maximum R25,000)	10% of claim, minimum R10,000 (maximum R25,000)
Liability Hunting Safari		10% of claim, minimum R10,000 (maximum R25,000)
Liability Animals and Game viewing		10% of claim, minimum R10,000 (maximum R25,000)
Liability Spa Treatments and related activities		10% of claim, minimum R10,000 (maximum R25,000)

Contact

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