



INSURANCE FOR THE
GUESTHOUSE AND
TOURISM INDUSTRY



Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.

INSURANCE FOR THE GUESTHOUSE & TOURISM INDUSTRY

As the owner of a hospitality establishment, the comfort and enjoyment of your guests are paramount. It's also key to the success of your business.

At Santam, we understand that you take pride in giving your guests the best experience and we recognise the potential risks your business may face.

As South Africa's leading short-term insurer, with expertise in developing solutions for your industry, we can offer you tailored cover to help you mitigate those risks.

This enables you to continue rolling out the welcome mat, safe in the knowledge that your business is protected with insurance solutions designed to meet your specific needs.

INSURANCE FOR GUESTHOUSES



OUR STANDARD INSURANCE FOR GUESTHOUSES HAS THE FOLLOWING COVER OPTIONS AVAILABLE

- Claim preparation costs
- Personal effects of guests
- Cleaning and/or dry cleaning of guests' effects
- Security Costs
- Locks, keys, remote controls, and access cards
- Groceries and household goods in transit
- Garden and water features
- External signs and signposts, on or away from the premises
- Emergency expenses
- Bilking
- Cancellation of booking
- Theft
- Leakage of beverages
- Accidental deterioration of food
- Damage caused by baboons
- Damage to buildings caused by wild animals (excluding baboons)
- Subsidence and landslip
- Loss of water
- Accidental damage to the building

- Bursting of water receptacles and leakage of oils and chemicals.
- Accidental damage to machinery of swimming pools, boreholes, Jacuzzis saunas, sprinkle irrigation systems, electric gates, and garage doors

All the covers under our standard offerings are available, as well as additional tailored covers, such as:

- Temporary increase of the sum insured over long weekends, festivals, and school holidays
- Trauma treatment for you and your guests
- Compensation for your or your employees' death
- Liability Insurance, including cover against food poisoning
- Under the Motor section: Passenger Liability Insurance for employees
- Cyber Insurance. Cyber-risk has become a global risk, and cover can be provided under your existing policy for:
 - A data breach response
 - Cyber-extortion and cybercrime
 - Confidentiality and privacy liability
 - Business Interruption



INSURANCE FOR THE TOURISM INDUSTRY

OUR STANDARD INSURANCE FOR THE TOURISM INDUSTRY HAS THE FOLLOWING COVER OPTIONS AVAILABLE

- Claim preparation costs
- Personal effects of guests
- Cleaning and/or dry cleaning of guests' effects
- Groceries and household goods in transit
- Security costs
- Livestock and game
- Locks, keys, remote controls, and access cards
- Golf and bowling greens
- Garden and water features
- Leakage from sprinkler, drencher system or fire-extinguishing installations/appliances
- External signs and signposts on or away from the premises
- Emergency expenses
- Bilking



- Cancellation of booking
- Theft
- Leakage of beverages
- Accidental deterioration of food
- Damage to property by baboons
- Damage to property by wild animals (excluding baboons)
- Subsidence and landslip

All the covers under our standard Tourism solutions are included, as well as additional tailored cover, such as:

- Death of horses and koi fish
- Loss of water
- Accidental damage to the buildings
- Bursting of water receptacles and leakage of oils and chemicals.
- Accidental damage to machinery of swimming pools, boreholes, Jacuzzis saunas, sprinkle irrigation systems, electric gates, and garage doors
- Loss or damage following the escape of refrigeration fumes
- Trauma treatment for you and guests
- Compensation for your or your employees' death
- Liability Insurance, including cover against food poisoning
- Liability Insurance for the following activities: swimming, biking (including mountain biking), hiking, golf, tennis, and other ball sports
- Optional Liability Insurance for 4x4 trails and game drives
- Under the Motor section: Passenger Liability Insurance for employees
- Cyber Insurance. Cyber-risk has become a global risk, and cover can be provided under your existing policy for:
 - A data breach response
 - Cyber-extortion and cybercrime
 - Confidentiality and privacy liability
 - Business interruption

VALUE ADDED SERVICES FOR BOTH OFFERINGS:

Access to our third-party suppliers, which offers you roadside assistance, emergency medical and legal advice.

Santam understands that running a successful business takes years of hard work and the right partnerships. And when you work hard to succeed, you need good and proper insurance that helps you thrive. No matter the type and size of your business, or your vision for it, you can rely on our in-depth expertise of over 105 years to protect it.

Santam. Insurance good and proper.

To find out more about our insurance solutions best suited to your business, speak to your intermediary or visit

www.santam.co.za.