



HIC

UNDERWRITING MANAGERS (PTY) LTD

HOSPITALITY



pmr
.africa

Diamond Arrow
award winning product
2017, 2019, 2020, 2021

Golden Arrow
award winner
2013, 2014, 2015,
2018



OUR HOSPITALITY
PRODUCT COVERS
HOTELS, BOUTIQUE
HOTELS, GAME
LODGES,
CONFERENCE AND
CONVENTION
CENTERS, PRIVATE
HOLIDAY HOMES
AND SELF
CATERING HOLIDAY
HOMES

www.hicsa.co.za



@hicunderwriting

WHAT HIC'S HOSPITALITY PRODUCT OFFERS

FIRE AND BUILDINGS COMBINED SECTIONS

- Impact cost of removal of animal, trees, satellite dishes, debris and silt clause
- Bilking extension
- Leakage from fire extinguishing installations/appliances extension
- Fire extinguishing/prevention charges clause
- Post mortem cleaning and sanitizing cost extension
- Damage caused by wild animals
- Damage to landscaped gardens, water features and statues by emergency services
- Contamination and pollution of fish stocks
- Power surge
- Loss of water
- Damage caused for medical emergencies
- Alcohol and beverage extension
- Fatal injury
- External signs, blinds and canopies extension
- Chilled/refrigerated stock extension
- Discharge of weapons extension
- Removal of bees and wasps

BUSINESS INTERRUPTION

Following Fire, Buildings Combined, Office Contents, Theft, Glass, Money, GIT & Computer Equipment

- Bush fire or loss of game
- Loss of liquor license
- Ventilation failure
- Auxiliary power failure
- Loss of aesthetic appeal
- Bomb evacuation
- Murder or suicide occurring at the premises
- Food and drink poisoning
- Summons to appear in court as a witness
- Chemical or oil pollution of beaches, rivers or waterways
- Defective sanitation, vermin or pests on the order of the competent local authority
- Shark attack or attack by wild game within a radius of 50 kilometres

COMPUTER

- Increased cost of working
- Reinstatement of data

GENERAL EXCEPTIONS, CONDITIONS & PROVISIONS

- Claims preparation costs - automatically included
- Post trauma counselling - automatically included
- Property protection costs - temporary repairs including hiring of a watchman

MOTOR

- Retail value
- Passenger liability limit
- Emergency accommodation
- New for old extension
- Wreckage removal
- Own authorisation of repairs
- Loss of keys
- Fire extinguishing charges
- Medical expenses

THEFT

- Fatal injury
- Buildings increased limit
- Guest/customer theft extension
- Locks and keys, electronic access cards and remote controls

MONEY

- Money in the residence of the insured, partner, director or employee
- Personal accident (assault)

OFFICE CONTENTS

- Full theft cover is automatically included

VALUE ADDED PRODUCTS



- Roadside and Accident assistance
- Home/Office Maintenance Assist
- Emergency Medical Services
- Legal Assistance
- Intelligent Panic

EMERGENCY CONTACT NUMBER
0861 113 990

OTHER SECTIONS AVAILABLE

Business Interruption, Glass, Fidelity, Goods-In-Transit, Accounts Receivable, Business All Risks, Accidental Damage, Broadform Liability, Employers Liability, Stated Benefits, GPA, Motor: Excess Waiver, Roadside Assist, Vehicle Hire, Deterioration of Stock, Machinery Breakdown, Interruption following breakdown, Houseowners and Householders.

TERMS & CONDITIONS APPLY
FOR OUR FULL BROCHURE OR MORE INFORMATION - CONTACT YOUR HIC PORTFOLIO MANAGER

CONTACT:

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