



# HICS

UNDERWRITING MANAGERS (PTY) LTD

## RESTAURANT



**OUR  
RESTAURANT  
PRODUCT  
CATERS FOR  
STANDALONE  
RESTAURANTS  
AND  
FRANCHISED  
RESTAURANTS**

[www.hicsa.co.za](http://www.hicsa.co.za)



@hicunderwriting

## WHAT HIC'S RESTAURANT PRODUCT OFFERS

### GENERAL EXCEPTIONS, CONDITIONS & PROVISIONS

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

### OFFICE CONTENTS

- Full theft cover is automatically included

### COMPUTER EQUIPMENT

- Automatically included: increased cost of working
- Reinstatement of data

### FIRE, BUILDINGS COMBINED

- Alcohol and beverage extension
- Fatal injury to two nominated employees
- Damage to landscaped gardens, water features and statues by emergency services
- External signs, blinds and canopies extension
- Contamination and pollution of fish stocks extension
- Chilled/refrigerated stock extension
- Discharge of weapons extension
- Removal of bees

### RESTAURANTS (AVAILABLE AT ADDITIONAL COST)

- Specified suppliers/ subcontractors
- Unspecified suppliers
- Loss of key tenant extension
- Prevention of access
- Prevention of access – extended cover
- Public utilities – insured perils only
- Public utilities – extended cover
- Public telecommunications – insured perils only
- Public telecommunications – extended cover
- Loss of specified tourist attraction or key tenant extension

### THEFT

- Fatal injury to two nominated employees
- 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 (assaults)
- Locks and keys, electronic access cards and remote controls

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



## WHAT HIC'S RESTAURANT PRODUCT OFFERS

### BUSINESS INTERRUPTION

- Loss following fire, buildings combined, office contents, theft, glass, money, GIT and computer equipment
- Bush fire or loss of game
- Loss of liquor license
- Ventilation failure
- Auxiliary power failure
- Loss of aesthetic appeal - indemnity period maximum 3 months
- Bomb evacuation
- Shark attack or attack by wild game within a radius of 50 kilometers

### BUSINESS INTERRUPTION

- Murder or suicide occurring at the premises
- Armed robbery, malicious and terrorist activities (whether actual or hoax) occurring at the insured premises
- Food or 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

### MOTOR

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

### OTHER SECTIONS AVAILABLE

Accounts receivable, Broadform Liability, Glass (first loss basis), Fidelity, Goods In Transit, Business All Risks, Accidental Damage, Stated Benefits, Group Personal Accident, Computer Equipment, Machinery Breakdown, Interruption following Breakdown, Deterioration of Stock, Small Craft, Homeowners and Householders

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### VALUE ADDED PRODUCTS



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

**EMERGENCY CONTACT NUMBER**  
**0861 113 990**

### CONTACT:

info@hicsa.co.za  
011 455 5271  
P O Box 2253  
Bedfordview 2008



# FRANCHISED RESTAURANT



**A CUSTOMISED  
POLICY OFFERING  
PROTECTION TO  
THE FRANCHISEE  
AND FRANCHISOR  
TO PROTECT THE  
BRAND IMAGE  
THESE  
OPERATIONS  
RELY ON**

[www.hicsa.co.za](http://www.hicsa.co.za)



[@hicunderwriting](https://www.instagram.com/hicunderwriting)

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- Chilled/refrigerated stock extension
- Discharge of weapons extension
- Removal of bees

### INCLUDED UPON REQUEST AT ADDITIONAL PREMIUM

- Specified suppliers/ subcontractors
- Unspecified suppliers
- Loss of key tenant extension
- Prevention of access
- Prevention of access – extended cover
- Public utilities – insured perils only
- Public utilities – extended cover
- Public telecommunications – insured perils only
- Public telecommunications – extended cover
- Franchisor extension
- Loss of specified tourist attraction or key tenant extension

### THEFT

- Fatal injury to two nominated employees
- 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
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