



BED & BREAKFAST



Bed & Breakfast Product
Diamond Arrow award winner
2018, 2019, 2020 & 2021

2013 to 2017
Golden Arrow
award winner



OUR BED & BREAKFAST
PRODUCT COVERS THE
OWNER'S PRIVATE
CONTENTS AS WELL AS
THE BED & BREAKFAST
CONTENTS. LOSS OF
REVENUE AND
LIABILITY SECTIONS
CAN ALSO BE INCLUDED
WHICH IS EXCLUSIVE
TO BED & BREAKFAST
ESTABLISHMENTS AND
SMALLER GUEST
HOUSES.

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WHAT HIC'S BED & BREAKFAST PRODUCT OFFERS

CONTENTS

- Full theft cover on at residence
- Loss of money
- Loss of garden and pool furniture up to 5% of the sum insured
- Accidental damage to TVs and computers
- Theft cover on contents in garages limited to 5% of the sum insured unless there is forcible and violent entry or exit
- Bilking
- Accounts receivable - included automatically
- Damage to contents of freezer/fridge units as a result of breakdown of power failure
- Guest's personal effects

BROADFORM LIABILITY

- Guest's effects
- Guests and visitors' vehicles and their contents
- Legal defense costs
- Food/Products liability
- Credit cards
- Wrongful arrest and defamation
- Golf hole in one or bowls full house
- Spread of fire

BUILDINGS

- Comprehensive cover on buildings
- Loss of rent
- Accidental breakage of fixed glass and sanitary ware
- Locks and keys, electronic access cards and remote controls
- Property owner's liability
- Bursting of geysers and water apparatus
- Omissions on the part of tenant's guest
- Theft of underground cables
- Water pumping machinery
- Fatal injury to two nominated employees
- Damage to fixed external signs, blinds and canopies
- Landscaped gardens, water features and statues (by emergency services)
- Removal of bees extension
- Accidental damage
- Loss of water
- Contamination and pollution of fish stocks

OTHER SECTIONS AVAILABLE

Fidelity Guarantee, Business all Risks, Small Craft, Motor and PA.

LOSS OF REVENUE

- Prevention of access
- Standard extension 10km radius
- Extended extension 50km radius
- Public utilities - extended cover
- Public telecommunications - extended cover
- Pollution/shark attack extension 50km radius
- Additional increase in cost of working
- Cancellation of bookings
- Loss of liquor license
- Air conditioning failure
- Loss of specified tourist attraction for up to 3 months (includes prevention of access)

GENERAL EXCEPTIONS, CONDITIONS & PROVISIONS

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

COMPUTER EQUIPMENT

- Increased cost of working
- Reinstatement of data
- Power surge
- Mechanical breakdown

VALUE ADDED PRODUCTS



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

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