

INSURANCE FOR THE  
HOSPITALITY INDUSTRY



# CONTENTS

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Insurance for the hospitality industry

02

---

Complete cover to safeguard your  
hospitality business

02

---

The Santam Hospitality Insurance  
offering was specifically designed to  
meet the unique needs of

04

---

Our standard Hospitality Insurance  
offering has the following cover options  
available

04

---

Complete cover to safeguard your  
guesthouse or bed and breakfast

09

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# INTRODUCTION

Tourism is an important sector in Namibia. It is the third largest contributor to the country's Gross Domestic Product (GDP), generates a significant amount of jobs and is a valuable foreign exchange earner for the economy.

As the owner of a hospitality establishment, the comfort and enjoyment of your guests are paramount. They are 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 Namibia'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.

## COMPLETE COVER TO SAFEGUARD YOUR HOSPITALITY BUSINESS

As the owner of a holiday resort, guest lodge or other leisure facility, prioritising the comfort and satisfaction of your guests is absolutely essential. Not only does it directly contribute to the success of your business, but it also ensures that visitors have a memorable and enjoyable experience.

You go to great lengths to provide visitors with an experience that exceeds their expectations, and you understand the importance of ensuring their safety and well-being at all times. With that said, we know that the challenges involved in running a successful hospitality business can be as vast and varied as the needs of your guests.

Our expertise positions us to effectively cover hotels, lodges, golf and sporting clubs, restaurants, conference and wedding venues and timeshare resorts. This enables you to continue welcoming guests to relax and have a good time at your facilities, safe in the knowledge that your hospitality business is protected with insurance solutions designed to meet your specific needs.





## THE SANTAM HOSPITALITY INSURANCE OFFERING WAS SPECIFICALLY DESIGNED TO MEET THE UNIQUE NEEDS OF:

- Restaurants (including fast food establishments)
- Conference facilities
- Wedding venues
- Hotels: conventional, boutique and country hotels
- Golf clubs, courses and driving ranges
- Bowling clubs and recreational facilities
- Timeshare facilities
- Lodges
- Health spas

## OUR STANDARD HOSPITALITY INSURANCE OFFERING HAS THE FOLLOWING COVER OPTIONS AVAILABLE:

- Fire
- Buildings Combined
- Business Interruption
- Money
- Public liability
- Umbrella liability
- Vehicles
- Other (Additional cover)\*

\*Santam Hospitality insurance is not limited to the above – additional cover can be provided, where required. Speak to your intermediary for more information on our extended cover options.



## COVER TYPES:

### FIRE

Protect your business against the unpredictable devastation of fire. You can insure your business against damage to property such as buildings, equipment, stock, and outdoor facilities.

### BUILDINGS COMBINED

Your buildings are your biggest asset and liability. We offer extensive cover to protect your company-owned properties against damage ranging from fire, lightning, storm, wind, water, hail and snow, theft of internal fixtures and fittings, and more.

### BUSINESS INTERRUPTION

If you're not doing business, you're not earning. If your business experiences prolonged interruption, unexpected expenses or reduced income due to armed robbery, cancellation, suspension of liquor license and other risks, you're covered.

### MONEY

Whether money is kept on your premises, or you need to transport it to the bank, we have the cover for you.

### PUBLIC LIABILITY

A business in the hospitality industry is constantly exposed to many liability hazards/risks in their day-to-day operations. Our liability covers provides you with peace of mind that your possible legal liability exposure for injury to third parties or damage to third party property is transferred by the public liability section of your policy.



## UMBRELLA LIABILITY

Want the reassurance of knowing that your business is fully protected for all eventualities? Get additional insurance over and above your standard liability cover.

## VEHICLES

We'll keep you on the road with vehicle cover that extends to motorcars, bakkies, buses, trucks, trailers, caravans, motorcycles and custom-modified vehicles. Additional cover such as emergency accommodation, emergency expenses etc. is included at no additional cost.



## COVER FOR:

- 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, 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





ALL THE COVERS UNDER OUR STANDARD BUSINESS SOLUTIONS ARE AVAILABLE, AS WELL AS ADDITIONAL TAILORED COVER, SUCH AS:

- Cover for game and livestock
- Death of horses and koi fish
- Loss of water
- Accidental damage to the building
- Bursting of geyser and overflowing, leakage or discharge of water or oil
- Accidental damage to machinery of swimming pools, boreholes and jacuzzis
- Loss or damage following the escape of refrigeration gas
- 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



# COMPLETE COVER TO SAFEGUARD YOUR GUESTHOUSE OR BED AND BREAKFAST

As the owner of a guesthouse or bed-and-breakfast (B&B) establishment, you go to great lengths to give your guests the best accommodation experience in a comfortable, safe and well-maintained environment.

The success of your business largely depends on your ability to keep the property and guest facilities pristine and fully functioning. Despite your best efforts to ensure operations run smoothly, your business is still exposed to risks beyond your control that not only may affect the comfort and safety of your guests but could also jeopardise your livelihood.

## SANTAM'S GUESTHOUSE INSURANCE SOLUTION IS APPLICABLE WHERE:

- The guesthouse or B&B operates for paying guests, and the owner and/or manager lives on the insured premises (not necessarily in the same building, but on the same property).

## OUR STANDARD GUESTHOUSE INSURANCE OFFERING HAS THE FOLLOWING COVER OPTIONS AVAILABLE:

- Property damage
- Business interruption
- Money
- Liability
- Motor
- Umbrella liability (Top-up liability cover)
- Other (Additional cover)\*

\*Santam Guesthouse Insurance is not limited to these options – additional cover can be provided, where required. Speak to an intermediary for more information about our extended cover options.



# COVER TYPES:

## PROPERTY DAMAGE

Get comprehensive cover for buildings, private dwellings, as well as for building contents. We cover a wide range of risks, including subsidence and landslip, damage to garden and water features, deterioration of food, employee and/or guest belongings.

## BUSINESS INTERRUPTION

If you're not doing business, you're not earning. If your business experiences prolonged interruption, unexpected expenses or reduced income due to armed robbery, cancellation, suspension of liquor license and other risks, you're covered.

## MONEY

Whether money is kept on your premises, or you need to transport it to the bank, we have the cover for you

## LIABILITY INSURANCE

A business in the hospitality industry is constantly exposed to many liability hazards/risks in their day-to-day operations. Our Liability Cover provides you with peace of mind that your possible legal liability exposure for injury to third parties or damage to third party property is transferred by your guesthouse public liability section

## MOTOR

Vehicle cover options from full cover to limited cover available that extends to motorcars, bakkies, trailers, caravans, motorcycles. Additional cover such as emergency accommodation, emergency expenses and trauma is included at no additional cost.

## UMBRELLA LIABILITY

Want the reassurance of knowing that your business is fully protected for all eventualities? Get additional insurance over and above your Standard Liability Cover.



## COVER FOR:

- 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, on or away from the premises
- Emergency expenses
- Bilking
- Cancellation of bookings
- Burglary and 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 geyser and overflowing, leakage or discharge of water or oil
- Accidental damage to machinery of swimming pools, boreholes and jacuzzis



ALL THE COVERS UNDER OUR STANDARD BUSINESS SOLUTIONS ARE AVAILABLE, AS WELL AS ADDITIONAL TAILORED COVER, SUCH AS:

- Temporary increase of the sum insured over long weekends, festivals and school holidays
- Trauma treatment for you and 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

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 almost 70 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.na](http://www.santam.na).



