

Bryte Insurance Company Limited

A Fairfax Company

Registration number: 1965/006764/06 VAT number: 4530103581

Authorised Financial Services Provider No. 17703

15 Marshall Street, Ferreirasdorp, Johannesburg, 2001 PO Box 61489, Marshalltown 2107

Please complete this form in BLOCK CAPITALS and send it to your broker or to Bryte Insurance Company Limited.

Information		
Insured name (legal name)		
Establishment name		
VAT number		Company registration number
Contact person		ID number
Postal address		
		Postal code
Street address where the establishment is situated		
		Postal code
Cell phone number		Telephone number
Email address		Website address
May we occasionally send information on changes to your product or claims process updates? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Type of establishment		
Do you belong to any association/star graded? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, which one?		
Association membership number		
When do you want the insurance to commence?		
All documentation is sent electronically for security purposes		
Occupation and activities (compulsory)		
Do you offer any other activities or services outside the norm being tennis or squash courts etc? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Cover provided as a standard includes overnight accommodation, breakfast and basic amenities including swimming pool, domestic gym or occasional incidental lifts to a nearby venue		
If yes, please describe these activities in detail		
Do you offer any adventure activities other than the norm such as guided tours, recreational activities, treatments or classes? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have a restaurant open to non-paying guests? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have conference facilities? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you cater for weddings? <input type="checkbox"/> Yes <input type="checkbox"/> No		
What is the percentage split of your annual revenue on the items listed below		
Accommodation	R	%
Restaurant/Conference	R	%
Weddings	R	%
How many bedrooms do you have?		

Do you have prominently displayed or signed disclaimers at the premises? Please supply a copy	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you hold a valid liquor licence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is alcohol available on or sold from the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
General (compulsory)	
Are some or all of your buildings thatch or non-standard?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify dimensions of thatch cover and complete that attached thatch questionnaire	
Wall construction	
Floor construction	
Building square metre under roof	
Is your establishment classified as a holiday home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how long is it rented out for during a 12-month period?	
How many geysers do you have?	
How long has the establishment been in operation?	
Do you have staff permanently on the premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you or your family live on the premises permanently?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please supply details of the security at your establishment	
Do you keep any animals other than domestic dogs, cats and caged birds?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please state what animals	
Are your domestic dogs and cats kept separate from the establishment?	
Extinguishers	
Remarks	
All present and correctly located? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Clear access? <input type="checkbox"/> Yes <input type="checkbox"/> No	
In good condition? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Serviced within the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Staff trained to use fire equipment? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Details of any fire fighting equipment	
Smoke/fire detection in rooms? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Gas cylinders	
Remarks	
Fittings and hoses in good condition? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Installed by accredited LPGASA installer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does your gas installation comply with regulations? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Total kg gas kept on site	
Kitchen	
Remarks	
Cooker hood in use? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Cooker hood filters serviced regularly? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Deep fryer in use? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Fire blanket near cooking appliance? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Fire extinguisher in kitchen? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Public safety	Remarks
Is the swimming pool fenced? (if applicable) <input type="checkbox"/> Yes <input type="checkbox"/> No	
Indemnity signs posted? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Evacuation signs posted in each room? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Evacuation plan in place and formalised? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are employees aware of their duties in an evacuation? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Emergency numbers displayed/available? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are any/all electric fences and geysers compliant with SANS or OHS Act regulations? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have any balconies or raised decks not protected by railings or balustrades? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have any open excavations or empty holes presenting a danger to guests? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have any unprotected cliffs or edges with steep drop offs on the premises? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have any stairways/walkways which are not illuminated at night? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Previous insurance

With which insurer(s) were you previously/currently insured with for at least the last 3 years? (personal and business insurances)

Has any insurer ever cancelled a policy you have held whether personal or business? Yes No

If yes, please tell us why

Have you ever had a professional valuation for insurance conducted on your buildings and contents? Yes No

If yes, please advise who conducted the valuation

Have you suffered any losses in the last 3 years? Yes No

Please provide details on insurer's letterhead

I confirm that the information contained in this questionnaire/proposal is true and that this document will form the basis of my contract with Bryte Insurance Company Limited.

Date _____ Signature _____

Debit order form

Account holder	
Bank	
Account number	
Branch	
Branch code	
Type of account	
Please indicate what date between the 1st and the 10th of every month we should debit your account for the premium collection? If possible, please attach a copy of a cancelled cheque	
Collection date of debit order	
I authorise Bryte Insurance Company Limited, on behalf of the insurers, to debit my account with the monthly premiums due for my BnB SURE policy	
Date _____	Signature _____

Building or Contents (Compulsory)	
No building insurance can impact on Business Interruption section	
Please complete sections A, B and C	
A. Buildings section	
Sum insured	R
If these are to be insured, what is the current replacement value?	R
Cover required <input type="checkbox"/> Comprehensive <input type="checkbox"/> Fire and perils only	
Do you have retaining walls?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify	
Subject to an approved engineer's report and management approval	
If you require power surge cover in excess of the free R22,500 please specify the sum insured required	R
B. Contents section	
What is the total replacement value of the entire contents including both personal and business? (minimum R100,000)	R
Cover required <input type="checkbox"/> Comprehensive <input type="checkbox"/> Fire and perils (with extensions) <input type="checkbox"/> Fire and perils (without extensions)	
Do you wish to insure the personal effects of guests in excess of the free R25,000 whilst at your premises and where they are not otherwise insured?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, to what value? (minimum R200,000)	R
Do you wish to insure all your electrical goods against power surge in excess of the free R22,500?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Value of total electrical goods	R
Do you require "bilking" cover in excess of the free R25,000 offered under Contents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you wish to increase to R30,000 or R40,000?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Value to be insured?	R
C. Liability section (compulsory)	
Limit of liability required <input type="checkbox"/> R30 million <input type="checkbox"/> R50 million <input type="checkbox"/> R100 million	
Do you require spread of fire cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please complete the enclosed spread of fire questionnaire	
Sections D – N (Optional)	
If there is any thatch on the premises – please complete the thatch form	
If you are located outside of any municipal boundary/rural location – please complete the spread of fire form	
D. Guests medical evacuation section	
Do you wish to insure your guests for medical evacuation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Limit required <input type="checkbox"/> R10,000 <input type="checkbox"/> R50,000 <input type="checkbox"/> R100,000	
E. Money section	
Money (cash, cheques etc.) can be insured on premises and in transit to and from the bank	
Do you wish to insure money?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, state amount	R
F. All risks section	
Do you wish to insure any general unspecified items e.g. personal effects, clothing etc. whilst you have them away from your premises?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, for what amount? (minimum R3,000)	R

Single articles are limited to 25% of this sum insured

The term "personal effects" excludes sunglasses in excess of R250, contact lenses, firearms, car sound systems, tape decks and tapes, laptop or hand-held computers and the like, compact discs, pedal cycles, cellular phones and pagers. These should be specified separately if cover is required

1.	R
2.	R
3.	R
4.	R
5.	R
6.	R
7.	R
8.	R

Please note we need a valuation for any item in excess of R2,000 in value

G. Electronic section

Do you wish to insure any computer or other electronic equipment? Yes No

If yes, please give details (please list laptop computers separately)

1.	R
2.	R
3.	R
4.	R
5.	R
6.	R
7.	R
8.	R

Do you require reinstatement of data? Yes No

If yes, to what value R

Do you require increased cost of working? Yes No

If yes, to what value R

H. Business interruption section

If you were to close your business following a fire, flood or storm, a murder, rape or suicide or the death of a key member of the establishment, would you like financial assistance to cover this loss? Yes No

If yes, what amount of gross annual income would you lose? R per year

Indemnity period 3 months 6 months 9 months 12 months

Would you like SASRIA cover under the Business Interruption section? Yes No

Standing charges R

Working expenses R

I. Motor section

Do you wish to insure your vehicles? Yes No

If yes, please complete the following

	Vehicle 1	Vehicle 2	Vehicle 3
Make			
Model			
Year			

I. Motor section (Continued)			
	Vehicle 1	Vehicle 2	Vehicle 3
Registration number			
VIN number			
Engine number			
Current retail value			
Date purchased			
Finance company			
Finance account number			
Shortfall included	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How is vehicle registered	<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Rebuilt <input type="checkbox"/> Stolen/recovered	<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Rebuilt <input type="checkbox"/> Stolen/recovered	<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Rebuilt <input type="checkbox"/> Stolen/recovered
Extras or modifications			
Registered owner			
Main driver			
Main driver's date of birth			
Date license first issued			
Driver's license code			
Other regular drivers			
Current no claim bonus			
Area where used			
Cover required	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Third party fire and theft <input type="checkbox"/> Third party only	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Third party fire and theft <input type="checkbox"/> Third party only	<input type="checkbox"/> Comprehensive <input type="checkbox"/> Third party fire and theft <input type="checkbox"/> Third party only
Vehicle security and make			
Usual overnight parking			
Is the car garaged at night?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Car radios are not included here			
Please specify non-factory fitted car radios under the All Risks section			
Optional cover to motor section			
Do you require basic excess waiver?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you require car hire following an accident?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you require R5,000,000 unspecified personal accident cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Covers any passenger (excluding any person in the employ of the insured or family of the insured) being transported in the insured's vehicle, injured in a motor accident and where the insured is clearly to blame			

Notes

- a. Section 1 minimum cover for items 1 and 2 for R100,000
- b. Section 2 for R25,000, R50,000 or R100,000
- c. Section 3 is available for R50,000 only
- d. Sections 2 and 3 may only be taken together with Section 1
- e. Section 5, any amount up to R5,000,000 crucial cover for the insured in motor accident
- f. Cover is excluded whilst the insured person is engaged in steeplechasing, waterpolo, winter sports (involving snow or ice), professional football, mountaineering, motorcycling, racing of any kind (involving the use of any power-driven vehicles, vessels, aircraft or pedal cycle), big-game hunting or any sport or past-time involving exceptional risk of accident
- g. Special cover for employees can be obtained. Please refer to BnB SURE for details

M. Tax and CPA legal costs section

Do you wish to have insurance on tax and CPA legal costs? Yes No

If yes, specify annual limit R120,000 R300,000

Are you currently undergoing any investigation by SARS? Yes No

Are you expecting a refund from SARS? Yes No

Do you have any outstanding debts with SARS? Yes No

Are you up to date with VAT and PAYE? Yes No

Are all your tax returns up to date and submitted? Yes No

How much of your business as a percentage is cash business? %

Have you familiarised yourself with the Consumer Protection Act – how it pertains to your business? Yes No

Do you have legally acceptable disclaimers in place? Yes No

When you receive a deposit as confirmation of a booking, is the consumer provided with information concerning a cancellation process? Yes No

N. Appliance maintenance section (compulsory)

Domestic type of appliances and electronics as per policy wording are insured on a first loss basis for repairs up to a limit of R3,000.

Portable items and industrial commercial type equipment may not be included.

Household motors such as pool motor/Jacuzzi/electric gate/electric garage door motors can be included at an additional premium of R9.00 per motor

Do you require this additional cover? Yes No

If yes, please specify

Solar panels can also be included at an additional premium of R12.00 per item

Do you require this additional cover? Yes No

If yes, please specify

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Instructions

Please complete all fields

Section 1: General information	
Policy/quotation number	
Full name	
Section 2: Questionnaire	
Please note that the following questions refer to the main residence, lapa and outbuildings and must be answered accordingly	
2.1	Name of thatch construction company and year of construction
2.2	Thatch risk <input type="checkbox"/> Main residence <input type="checkbox"/> Lapa <input type="checkbox"/> Outbuilding(s)
2.3	Is the thatch outbuilding or lapa attached to or within five metres of the main dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Please specify	
2.4	Does the kitchen have a ceiling of material other than thatch? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
If yes, state type of material	
2.5	Distance between cooker hood and ceiling
2.6	Type of thatched roof (e.g. straw, Cape Reed)
2.7	If solid fuel is used in the kitchen or fireplaces
a.	Are open fires used? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b.	Type of fuel used
c.	Are chimneys fitted with spark arrestors? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
d.	Are chimneys constructed of brick or steel flues? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
e.	Are fire places used for cooking? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.8	Are there trees or bush within three metres of the thatched risk? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.9	Is there sisalation (layer between two thatch layers)? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.10	Is there a mesh covering on the thatch? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.11	Approximate distance of eaves from the ground
2.12	Does the building have a lightning conductor/strike mast? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
If yes, is it SABS approved? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
2.13	Are there dry chemical powder portable fire extinguishers? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
If yes, please state the number and size	

2.14	Is any wiring passing through the thatch?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.15	How far are the premises from the nearest fire brigade?	kilometres		
2.16	Has the thatch been treated with any fire retardant measures e.g. fire blankets, Thatchsayf?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.17	What other precautions have been taken against fire?			
	Please specify and elaborate			
2.18	Please provide details of fire response plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.19	Is training provided to employees on the use of fire fighting equipment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.20	Are fire drills conducted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.21	Specify all buildings separately below			
	Building	Total roof m2	Thatch portion m2	Total value
	1. Main			
	2. Outbuilding			
	3. Lapa			
2.22	Is there any open fire lighting (candles/oil/paraffin lamps)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.23	Please provide details for fire controls (i.e. to ensure fires are completely extinguished)			
2.24	Have there been previous fire/lightning strikes at the premises or the surrounding premises, whether or not there was any damage to the insured premises?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
2.25	Additional details			

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Please complete this form in BLOCK CAPITALS and send it to your broker or to Bryte Insurance Company Limited.

For quotation purposes only		
A.	Proposer's details	
	Full name of insured	
	Risk address and name of farm	
		Postal code
	Type of farming	
	Size of insured's farm	
	Width of fire breaks	
	Frequency of burning	
	Time of year of burning	
	Precautions whilst burning	
	Wind directions at time of burning	
	Type of fire fighting equipment	
	Previous claims/losses	
B.	Neighbouring farm details	
	Name of owners and the name of farms	
	To north	
	To south	
	To east	
	To west	
	Type of farm	
	To north	
	To south	
	To east	
	To west	
	Previous claims/losses	
	I hereby declare that all particulars and answers in the questionnaire are true and complete in every respect and that no material fact has been withheld	
	Date _____ Signature _____	