



Commercial

UNDERWRITTEN BY **GUARDRISK**
TAILORED RISK SOLUTIONS
FSP NUMBER 75



COMMERCIAL INSURANCE SOLUTION

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This product offers cover for the diverse exposures inherent in the commercial and industrial sectors. It includes loss or damage to insured premises, injuries to employees, business interruption, motor vehicles, and associated liabilities. This product provides optimum cover with competitive premiums and a personalised policy to suit the specific requirements of the insured business.





WHAT WE OFFER

- Accommodation, lodging, hospitality, and food service activities
- Arts, entertainment, and recreation
- Casinos
- Cold storage
- Construction and development
- Educational organisations
- Financial and legal institutions
- Food and beverage
- Hospitals
- Human health and social work activities
- Information and communication
- Libraries and museums
- Manufacturing
- Motor industry
- Offices
- Professional, scientific, and technical activities
- Religious organisations
- Shopping malls
- State-owned enterprises
- Stadiums and sports grounds
- Surface mining and quarrying operations
- Transportation, storage, and warehousing
- Utility suppliers
- Wholesalers and retailers

WHAT COVER DOES THIS PRODUCT PROVIDE



Commercial Property

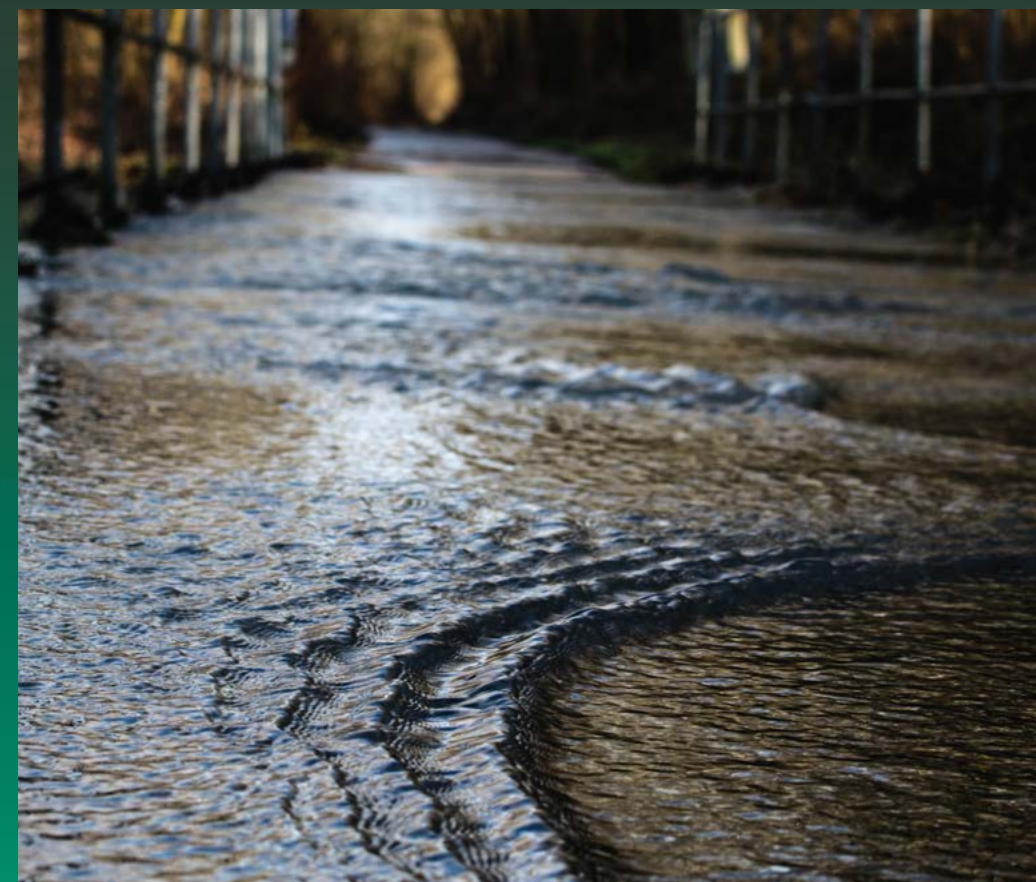
Cover is provided for loss or damage to buildings, plant, machinery, office contents, stock, and materials in trade or any other property you are responsible for, including loss of rent payable or receivable, caused by the following perils:

- Fire and explosion, including damage caused by smoke
- Lightning and thunder
- Earthquake
- Storm, wind, water, hail, or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerials, satellite dishes, vehicles, railway locomotives, and rolling stock
- Malicious damage
- Leakage and discharge from any sprinkler, drencher system, or fire extinguishing installation/appliance
- Leakage of oils and chemicals
- Subsidence, landslip, and heave
- Charring
- Power surge
- Theft
- Accidental damage

Business Interruption

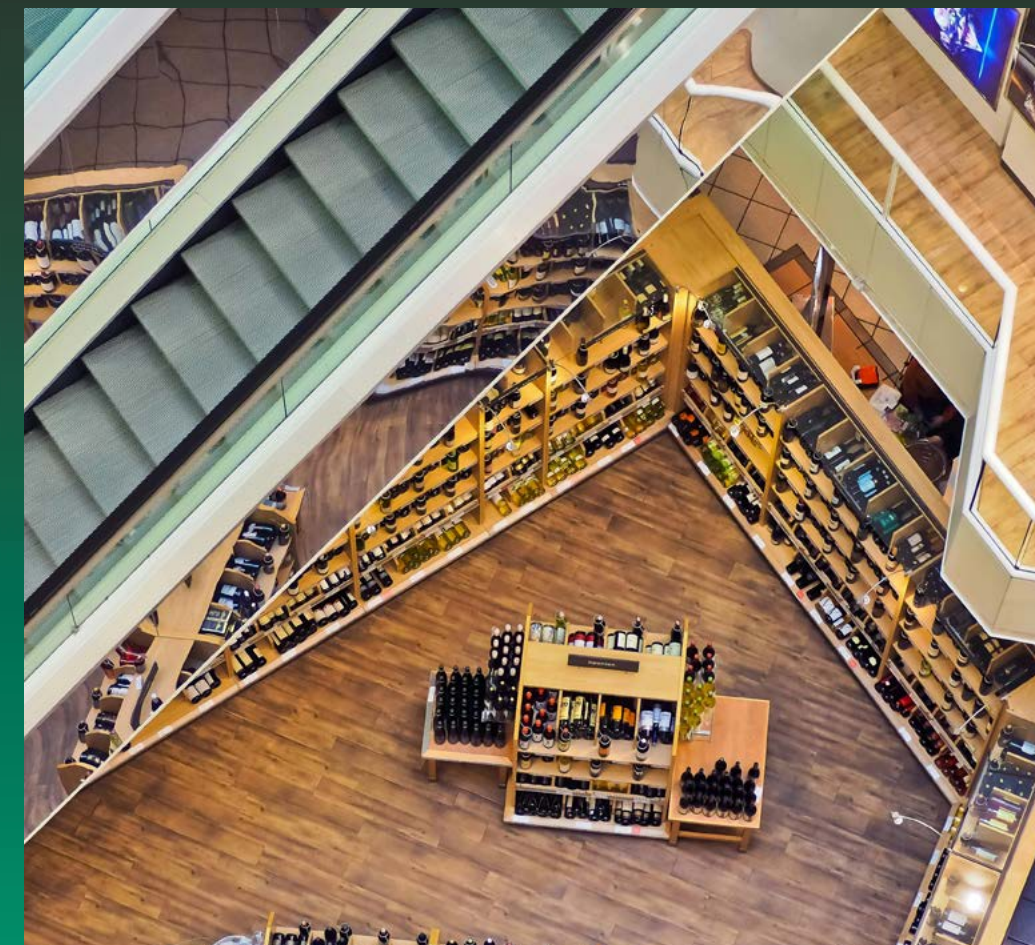
Cover is provided for loss of profit, rental income, or revenue following interruption of or interference with the business in consequence of damage to your buildings, plant, machinery, contents, stock, materials in trade, irrigation systems, and leisure sporting facilities caused by the following perils:

- Fire and explosion, including damage caused by smoke
- Lightning and thunder
- Earthquake
- Storm, wind, water, hail, or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerials, satellite dishes, vehicles, railway locomotives, and rolling stock
- Malicious damage
- Leakage and discharge from any sprinkler, drencher system, or fire extinguishing installation/appliance
- Leakage of oils and chemicals
- Subsidence, landslip, and heave
- Charring



Cover can be extended to include loss following interruption of or interference with the business in consequence of a claim paid or liability being admitted under the following sections:

- Accidental damage
- Deterioration of stock
- Glass
- Goods in transit
- Money
- Theft
- Damage at the premises of an anchor tenant in the same complex as your business that results in a temporary decline in your customer traffic
- Guests failing to settle their account on final departure from your premises
- Having to return deposits upon cancellation of bookings for accommodation
- Loss of liquor licence
- Prevention of access to your premises
- Special events not being able to take place



Cover can also be provided for loss following interruption of, or interference with, your business as a consequence of damage occurring at the following situations, or damage to your property located at such situations:

- Additional premises
- Contract sites
- Manufacturers or processors of components, goods, or materials upon which your business is dependent
- Premises of direct customers
- Premises of direct suppliers
- Public telecommunications suppliers
- Public utilities suppliers
- Rail, road, and air service premises
- Storage sites

Franchise fees can also be paid to the franchisor where the interests of the franchisor are noted for the full and final discharge to you in respect of such franchise fees.



WHAT COVER DOES THIS PRODUCT PROVIDE



Leisure Sporting Facilities

Cover is provided for damage to golf courses or bowling greens you own or are responsible for, including the bunkers, bridges, dams, ponds, watercourses, and similar features forming part thereof, caused by defined perils.

Accounts Receivable

Cover is provided for loss suffered by your business in consequence of you being unable to trace or establish the outstanding debit balances, due to your books of account being lost or damaged as a result of an accident or misfortune, whilst at:

- Your premises
- The residence of any director, partner, or employee
- The premises of your auditor or professional accountant
- Any other place for safe-keeping

Business All Risks

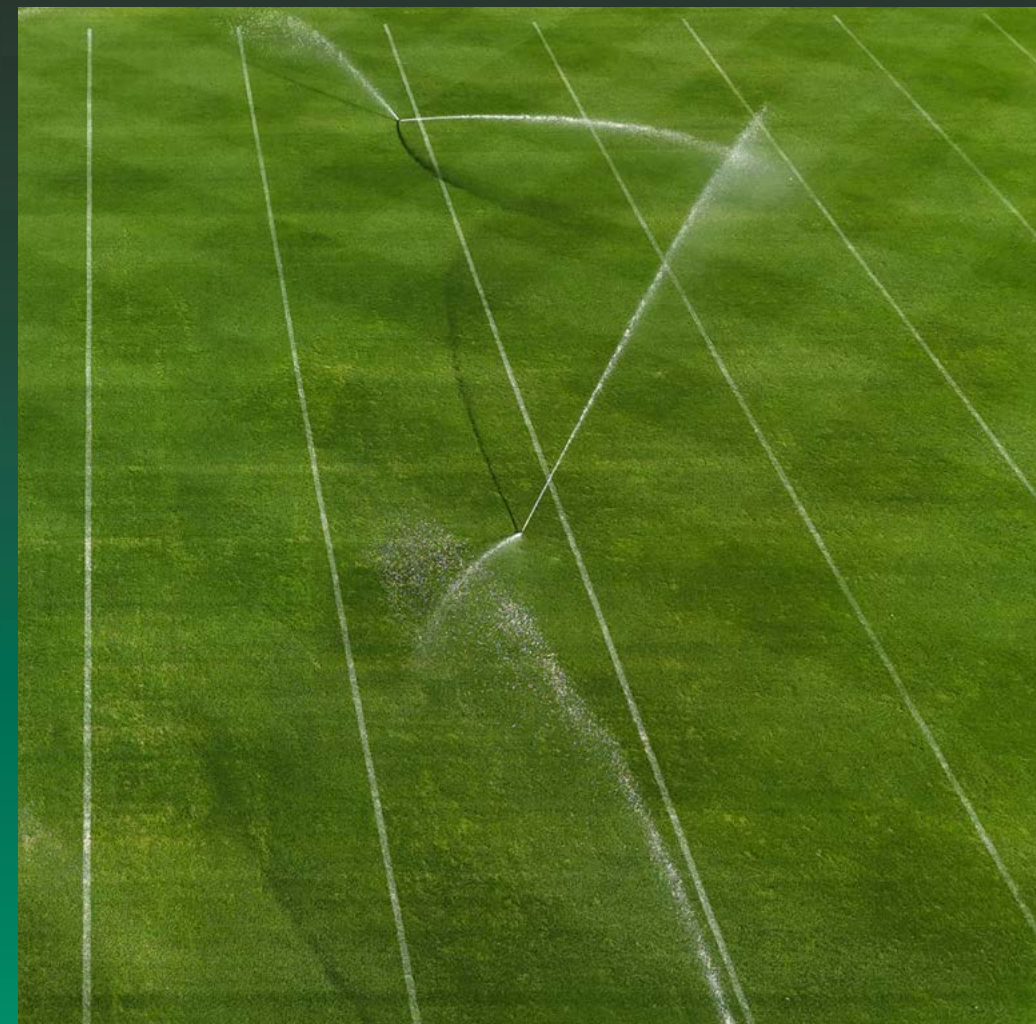
All risks cover is provided for loss or damage to property belonging to your business or for which you are responsible, occurring anywhere in the world. Cover is extended to include loss of property from a locked vehicle as a result of remote jamming.

Goods in Transit

All risks cover is provided for loss or damage to property owned by you while being transported inland by you. Ropes, tarpaulins, and packing materials in connection therewith are also covered.

Irrigation Systems

Cover is provided either on an all-risks basis or following defined perils for loss or damage to irrigation systems used in sporting grounds or gardens, including the electrical system and ancillary components forming an integral part thereof.



Theft

Cover is provided for theft of, or malicious damage caused during theft to, contents and stock owned by you or for which you are responsible, whilst contained in any building at your premises. Cover is also provided for theft of, or malicious damage caused during theft to, buildings occupied by you.

Cover can be extended to include the following, whilst located at your premises:

- Containers stored in the open including their contents
- Contents located in public access areas within any building
- Fuel in underground tanks
- Motor vehicles
- Motor vehicle parts and accessories from vehicles stored in the open
- Property stored in the open
- Tenants' improvements, including fixtures and fittings forming part of the building you occupy and for which you are responsible
- Underground cables and pipes

Filling stations can also be covered for:

- Theft of property displayed in the open
- Loss as a result of purchases being made with fraudulent or stolen credit or debit cards
- Loss as a result of the abscondence of a customer prior to payment of their fuel or related purchases

Money

All risks cover is provided for loss of money used in your business, whilst at your premises, in transit to and from the bank, at your place of residence, or on your person whilst travelling on a business trip anywhere in the world.

Cover is also provided for:

- Loss of money extorted from any director, member, partner, trustee, or employee of your business or a relative of any such person, that is threatened with physical harm
- Loss of or damage to receptacles on your premises
- Loss of money resulting from illegal use of your business bank cards
- Loss resulting from fraudulent electronic fund or airtime transfers



WHAT COVER DOES THIS PRODUCT PROVIDE



Glass

Cover is provided for loss of or damage to internal and external glass (including mirrors), signwriting, and treatment thereon, on your property.

Cover is also provided for damage to:

- External advertising signs, blinds, and canopies (including signwriting and treatment thereon), manufactured of glass, plastic, Perspex, or similar brittle material
- Sanitary ware

Fidelity

Cover is provided for financial loss suffered by you as a result of theft of money, stock, or other property belonging to you or for which you are responsible, committed by your employees or in collusion with others. Cover is also provided for financial loss resulting from computer fraud and extortion.

Motor

Comprehensive cover is provided for loss of or damage to any vehicle owned, hired, or leased by you, including the fitted accessories and spare parts.

Cover can be extended further for:

- All costs and expenses incurred to recover a stolen or hijacked vehicle
- Accidental damage to trailers not insured under this policy
- Emergency repairs
- The cost of hiring a replacement vehicle
- The cost of recovering keys or changing locks
- Contingent cover
- Cover for loss or damage to hired or leased vehicles whilst in your custody or control

Motor Traders Internal

Cover is provided for loss of or damage to your own or your customers' vehicles whilst being used by you, within your premises, in connection with the business of a motor trade.

Motor Traders External

Cover is provided for loss of or damage to your own or your customers' vehicles whilst being used by you, away from your premises, in connection with the business of a motor trade.



Machinery Breakdown

All risks cover is provided for sudden and unforeseen damage, including resultant loss, to any item of machinery whilst in the ordinary course of your business.

Machinery Breakdown Business Interruption

Cover is provided for loss of profit or revenue following interruption of or interference with the business in consequence of sudden and unforeseen damage to any item of machinery, caused by any peril, for which a claim has been paid or liability admitted under the machinery breakdown section.

Deterioration of Stock

All risks cover is provided for loss of or damage to stock contained in any machinery, including loss caused by temperature fluctuations following damage to any item of machinery, caused by any peril, for which a claim has been paid or liability admitted under the machinery breakdown section.



Electronic Equipment

All risks cover is provided for loss or damage to electronic equipment belonging to your business or for which you are responsible, whilst in the ordinary course of your business. Cover can be extended worldwide dependent on the type of electronic equipment insured.

Broadform Liability

Cover is provided for liability incurred by you, during the course of ordinary business, in respect of accidental death or bodily injury to any person or accidental loss of or damage to property, including all costs and expenses incurred.

Cover can be extended to include:

- Liability for damage to property being repaired, installed, or worked on by you
- Liability for damage to property in your physical or legal control
- Liability for goods you have sold and supplied
- Liability for wrongful arrest and defamation
- Legal defence costs for legal proceedings brought against you in respect of any act or omission covered by this section, including any legal costs incurred in the defence of a claim for damages, even if the legal proceedings are groundless, false, or fraudulent
- Negligent advice
- Statutory legal defence costs



WHAT COVER DOES THIS PRODUCT PROVIDE



Employers Liability

Cover is provided for liability incurred by you in respect of accidental death or bodily injury to your employees, which happens in the ordinary course of their employment by you and within the territorial limits, including all costs and expenses incurred.

Stated Benefits

Cover is provided for loss suffered by you in consequence of accidental death, permanent disability, and/or temporary disability of the insured person arising from and occurring in the course of employment, but not necessarily arising out of or in the course of employment. The insured person can be you, your business partner, or any employee whose employment is declared under this section.

Group/Personal Accident

Cover is provided for loss suffered by you in consequence of accidental death, permanent disability, and/or temporary disability of the insured person arising from any accident (whether on duty or not) and which results in injury. The insured person can be you, your business partner, or any employee whose employment is declared under this section.

Directors and Officers Liability

Cover is provided for liability incurred by you in respect of wrongful acts committed by your directors, officers, and senior managers in their capacity as such, including but not limited to breach of duty, breach of trust, neglect, error, misleading statements, including all costs and expenses incurred.

Trustees Liability

Cover is provided for liability incurred by you in respect of wrongful acts committed by your trustees in their capacity as such, including but not limited to breach of duty, breach of trust, neglect, error, misleading statements, including all costs and expenses incurred.

Umbrella Liability

Cover is provided for liability incurred by you in respect of accidental death or bodily injury to any person or accidental loss of or damage to property, which happens in the ordinary course of your business and within the territorial limits, including all costs and expenses incurred in excess of the underlying insurance.



Construction Plant All Risks

All risks cover is provided for damage to mobile construction plant and equipment used on your premises or at contract sites, in the course of ordinary business, including liability for injury or damage to third parties. Cover for replacement plant and equipment hired-in can also be included.

Personal Legal Liability

Cover is provided for liability incurred by you, your spouse or any family member normally residing with you, arising out of accidental death, bodily injury or illness of any person, or accidental physical loss or damage to property anywhere in the world.

Homeowners

Cover is provided for loss of or damage to all buildings and outbuildings at your private residence including any fixtures and fittings that belong to you. Cover additionally provides for loss of or accidental damage to fixed machinery, motors and built-in appliances that are installed and utilised for domestic use at your private residence.



Householders

Cover is provided for loss of or damage to the household contents, personal property and office furniture contained within your private residence and outbuildings.

Personal All Risks

Cover is provided for loss of or damage to specified personal property occurring anywhere in the world. Cover is extended to include loss of personal specified property from a locked vehicle as a result of remote jamming.

Watercraft

Comprehensive cover is provided for loss of or damage to watercraft, including contents and accessories therein, outboard motors and trailers, used in your private and personal capacity for leisure purposes, where used on water within the Republic of South Africa and Namibia and up to 20 (twenty) kilometres from the shores of these countries.



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