



Commercial Buildings

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



COMMERCIAL BUILDINGS INSURANCE SOLUTION

Alpha Insure has developed a true assets all-risks insurance product for commercial buildings that includes all the benefits of an assets policy traditionally offered for large property portfolios. This unique insurance product provides comprehensive coverage





WHAT WE OFFER

- Property all risks
- Business interruption
- Money
- Fidelity
- Group personal accident
- Motor
- Electronic equipment
- Machinery breakdown
- Broadform liability
- Directors and officers liability

WHAT MAKES THIS PRODUCT UNIQUE

- Alpha Insure provides up to R1.437 billion capacity per location
- Reinsurance programme placed with A-rated reinsurance markets
- Alpha Insure's risk management philosophy is applied uniquely to each individual client are offered to all clients to avoid underwriting losses at claims stage
- Broadform liability can be provided up to R250 million per policy
- Personal sections can be added to the same policy

WHAT COVER DOES THIS PRODUCT PROVIDE



Multi-Peril Policy Sections Combined for All Risks Basis

- Accidental Damage
- Business All Risks
- Buildings Combined
- Fire
- Glass
- Irrigation Systems
- Leisure Sporting Facilities
- Office Contents
- Theft

Buildings

All risks cover for loss or damage to immovable property, including fixtures, fittings, appliances, caged gas cylinders, CCTV cameras, plant, and machinery.

Coverage extends to property not located on your premises, such as signs and CCTV cameras mounted on poles around your premises.

Retaining Walls

All risks cover for walls, gabion walls, or similar structures preventing earth movement.

Water Heating Systems

Extended cover for any water heating system built in or fixed to a building, including:

- Full replacement cost including removal and installation.
- Installation in a new location on the same premises if required.
- Relocation of a trapdoor for easy access.
- Replacement of standard geysers with solar-powered or hybrid systems.
- Compliance fees for upgrades or relocations.

Solar Energy Systems

All risks cover for loss, damage, or breakdown of solar energy systems installed on your premises.



Irrigation Systems

All risks cover for loss, damage, or breakdown of irrigation reticulation systems.

Leisure Sporting Facilities

All risks cover for golf courses and bowling greens, including bunkers, bridges, dams, ponds, and watercourses.

Optional cover for damage to greens caused by water supply failure or contamination.

Common Area Contents

All risks cover for movable unfixed property within a fully enclosed structure on your premises.

Property in the Open

All risks cover for movable unfixed property in structures not completely roofed, designed for open-air use.



Office Contents

All risks cover for movable unfixed property in any office or room on your premises, including:

- Conferencing equipment
- DVRs, NVRs, network switches, and loose cabling for CCTV systems
- Mobile air-conditioning units
- Works of art and library items

Documents

All risks cover for loss or damage to important documents held in offices, financial institutions, attorneys' offices, document storage facilities, or other authorised locations.

Garden, Maintenance, and Cleaning Equipment

All risks cover for equipment and scaffolding used for maintaining and cleaning your premises, buildings, and offices.



WHAT COVER DOES THIS PRODUCT PROVIDE



Security Equipment Issued to Security Personnel

Buildings

All risks cover for loss or damage to immovable property, including fixtures, fittings, appliances, caged gas cylinders, CCTV cameras, plant, and machinery built into or fixed to a building or installed on your premises. Coverage extends to property not on your premises, such as advertising signs and CCTV cameras on poles.

Retaining Walls

Extension to cover walls, gabion walls, or similar structures to prevent earth movement.

Water Heating Systems

Extended cover for water heating systems, including full replacement, installation in a new location, relocation of a trapdoor, and replacement with solar-powered or other

energy-efficient systems.

Solar Energy Systems

All risks cover for loss, damage, or breakdown of solar energy systems installed for own use or supplying energy to neighbouring premises.

Irrigation Systems

All risks cover for loss, damage, or breakdown of irrigation reticulation systems, including electrical systems and ancillary components.

Leisure Sporting Facilities

All risks cover for golf courses and bowling greens, including bunkers, bridges, dams, and other features. Extensions for damage due to water supply failure or contamination.

Common Area Contents

All risks cover for movable unfixed property within fully enclosed structures accessible to the public.

Property in the Open

All risks cover for movable unfixed property in open structures



designed for outdoor use.

Office Contents

All risks cover for movable unfixed property in offices, including conferencing equipment, DVRs, NVRs, network switches, mobile air-conditioning units, works of art, and library items.

Documents

All risks cover for important documents held on premises or authorised locations.

Garden, Maintenance, and Cleaning Equipment

All risks cover for equipment used for maintaining and cleaning premises, buildings, and offices.

Security Equipment

All risks cover for security equipment issued to personnel, including firearms, communication devices, health and safety equipment, riot gear, two-way radios, uniforms, and personal

protective equipment.

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 thunderbolt
- Earthquake
- Storm, wind, water, hail, or snow
- Impact by aircraft, rocks, stones, boulders, meteorites, asteroids, animals, trees, aerals, 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



WHAT COVER DOES THIS PRODUCT PROVIDE



- 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 falling away of your custom
- 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 further be provided to include loss following interruption of or interference with your business in 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

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

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.

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.

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

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 world-wide dependant on the type of electronic equipment insured.

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.

Public 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

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.





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Alpha Insure (Pty) Ltd (FSP No: 21820) is an authorised financial services provider.

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