



RESTAURANT & FRANCHISE SHORT-TERM INSURANCE POLICY

TARGET MARKET

- Restaurants
- Franchise Restaurants
- Franchise food outlets

OPTIONAL EXTENSIONS

- Deterioration of stock
- Machinery breakdown
- Business interruption following Machinery breakdown

AUTOMATIC EXTENSIONS

- Public & Broadform Liability
- Fidelity cover
- Basic motor excess helper
- Theft cover for staff property
- Theft cover for guests property
- Loss of aesthetic appeal

KEY BENEFITS

- Cover for the entire facility, including contents, motor vehicles & liabilities
- Cover for damage to external signs, blinds & canopies up to R15 000
- Cover for damage to landscaped gardens, water features & statues up to R15 000
- Theft cover for external fixtures & fittings up to R10 000
- Malicious damage cover up to R10 000
- Cover for damage to general contents & stock because of weapon discharge up to R10 000
- Cover for the leakage of alcohol & beverages up to R15 000
- Franchise fee cover
- Bomb scare cover up to R50 000
- Cover for contents of fridges & freezers up to R25 000
- Cover for ventilation failure up to R25 000
- Cover for guest property following armed robbery up to R5 000
- Cover for loss of liquor license
- No basic excess under material damage sections
- Legal cover
- Roadside assistance

SPECIALIST FEATURES: This policy provides wider cover than the General Commercial Policy and includes a significant number of extensions & benefits to meet the needs of the restaurateur

APPLY TODAY