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Guesthouse Needs Analysis Form

Legal Entity Name.....
Name of Establishment:.....
Date Of Birth:.....
Physical Address of Premises:.....
Name of Broker:.....
Date Completed:.....

General

- 1 Has your insurance ever been cancelled?
- 2 Do you know that this policy that covers both your home & business?
- 3 Do you have more than one premises?
- 4 Do you know that membership of any association could give you a discount?
- 5 Is your establishment star graded by The Grading Council?
- 6 Is your establishment a holiday home, self catering or backpacker?
- 7 Is your establishment a B&B, guesthouse, Boutique hotel or country house?

YES:	NO:	REMARKS:

Buildings

- 1 Do you know that the policy provides subsidence and landslip cover?
- 2 Do you have a coldroom?
- 3 R22,500 power surge cover is included. Is this enough?
- 4 R20 000 accidental damage cover is included. Is this enough?
- 5 Is any part of the buildings thatched ?
- 6 If thatched construction do you have a lightning conductor?
- 7 Do you have any fire fighting equipment at the premises?
- 8 Is there more than one geyser at the premises?
- 9 Are any geysers bigger than 250 litres ?
- 10 Do you currently have insurance for your building on your bond?

YES:	NO:	REMARKS:

Contents

- 1 Uninsured personal effects belonging to your guests is covered up to R25,000. Is this enough?

YES:	NO:	REMARKS:

SHARING THE LIGHT TO GROW OTHERS

- 13 Do you have a disclaimer at the premises even though not a requirement with BnB Sure?
- 14 Do you transport clients other than guests staying at your establishment?
- 16 Do you require spread of fire cover?
- 17 Do you offer horse riding as an activity?
- 18 Do you run any other business from the premises?
- 19 Do you have a PDP licence if you transport paying guests?
- 20 Do you have a certificate of fitness for your vehicle if you transport paying guests?

Business Interruption

- 1 Would you require financial assistance should you lose income due to a variety of insured circumstances such as fire, storm, flood, etc.?
- 2 Do you know that Loss of Revenue following the cancellation of an event within 25Kms is included in the policy?
- 3 Do you know that Loss of Revenue following a murder, suicide or rape at your establishment is included?
- 4 Are you aware that Loss of Revenue following hospitalisation of a "Key Person" being a spouse, partner or manager is included?
- 5 Are you aware that Loss of Revenue following cancellation by a guest beyond the control of the guest is included?
- 6 Are you aware that Loss of Revenue following breakdown of essential equipment at your establishment is included?

YES:	NO:	REMARKS:

Motor

- 1 Are you aware that the policy covers the vehicle for private & B&B activities?
- 2 Do you know that even using the vehicle to buy groceries is business use?
- 3 Is the basic excess waiver required?
- 4 Car hire following theft is included. Is car hire required following accident?
- 5 Is cover required for car radios?
- 6 Do you have a factory fitted anti theft device fitted in the vehicles?
- 7 Do you have a tracking device installed?
- 8 Are you and your spouse/partner the main drivers?
- 9 Do your children drive your vehicles and are they living at home?
- 10 Do you own your vehicles or do they belong to some other person/company?
- 11 Are you aware of the BnB Sure No Blame bonus?
- 12 Are you aware that you have passenger liability to the liability limit on this policy in terms of private car up to 9 seats insured on this policy?
- 13 Are all passengers being transported also guests at the establishment?
- 14 Do you operate the vehicle as a tour guide?
- 15 Do you use any vehicle for any other business?

YES:	NO:	REMARKS:

Money

- 1 R7,500 free cover is on the policy under the Contents and R5,000 under All Risks . Is this enough?
- 2 Do you have a safe?

YES:	NO:	REMARKS:

Guest Medical Evacuation

- 1 Do you wish to have cover for your guests should they require emergency medical treatment or evacuation?

YES:	NO:	REMARKS:

Fidelity

1 R10 000 free cover is on the policy.

YES: NO: REMARKS:

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Appliance Maintenance

- 1 Do you know that the policy provides cover for appliances or electronics should they break down & need repair up to an amount of R3000 each repair.
- 2 Do you require cover for repairs to pool, Jacuzzi, electric gate and electric garage door motors?
Do you require additional cover for air conditioners or intercoms?

YES:	NO:	REMARKS:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Personal Accident

- 1 Do you wish to provide death and disability cover for your staff?
- 2 Do you require cover for death, disability, critical illness, accidental medical expenses and income protection?

YES:	NO:	REMARKS:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Pleasure Craft Section

- 1 Do you have any boats that you want to insure?

YES:	NO:	REMARKS:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Funeral Costs Section

- 1 Do you need to cover your family or staff for burial costs?

YES:	NO:	REMARKS:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Accounts Receivable

- 1 R10 000 free cover is on the policy should a loss of records occur and you lose money as you are not able to collect it. Is this enough?

YES:	NO:	REMARKS:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

TAX & CPA Legal Costs Section

- 1 Do you require cover for legal costs up to R300,000 per annum in the event that you have to defend a matter arising from a Tax or CPA claim against you?

YES:	NO:	REMARKS:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Insured signature:.....

Broker signature:.....