



## COMMERCIAL INSURANCE SOLUTION

A comprehensive  
commercial insurance  
solution

The product includes automatic clauses and extensions, which provide increased protection and a cost benefit to the client, as well as the potential to reduce professional indemnity exposure for the intermediary.

### Summary of Additional Automatic Cover and Extensions

This must always be read in conjunction with the policy wording, where various terms, conditions and warranties apply. A full and detailed document is available on request.

# COMMERCIAL INSURANCE SOLUTIONS

## Fire

| COVER<br>Refer to policy wording for full description | LIMIT         | EXCESS OR LIMITATION<br>(Unless otherwise stated) |
|---|---------------|---|
| 1. Subsidence and landslip                            | Limited cover | 1% of sum insured (min P5,000)                    |
| 2. Malicious damage extension                         | Included      | Refer to policy wording                           |
| 3. All other contents clause                          | P10,000       | Refer to policy wording                           |
| 4. Limitations clause                                 | P5,000        | Refer to policy wording                           |
| 5. Architects and professional fees clause            | Included      | 15% – refer to policy wording                     |
| 6. Capital additions                                  | Included      | 15% - refer to policy wording                     |
| 7. Accidental damage to geysers                       | P10,000       | P1,000  |
| 8. Damage to buildings resulting from theft           | P10,000       | P1,000  |
| 9. Security cost clause                               | P10,000       | Refer to policy wording                           |
| 10. Power surge – buildings                           | P50,000       | 10% of claim (min P1,500)                         |
| 11. Power surge – machinery and all other contents    | P50,000       | 10% of claim (min P1,500)                         |

## Office Contents

| COVER                                       | LIMIT    | EXCESS OR LIMITATION          |
|---|----------|-------------------------------|
| 1. Capital additions                        | Included | 15% – refer to policy wording |
| 2. Keys, locks and remote control units     | P10,000  | P1,000                        |
| 3. Accidental damage to geysers             | P10,000  | P1,000                        |
| 4. Damage to buildings resulting from theft | P10,000  | P1,000                        |
| 5. Security cost clause                     | P10,000  | Refer to policy wording       |
| 6. Power surge – contents                   | P50,000  | 10% of claim (min P1,500)     |

## Theft

| COVER                                       | LIMIT   | EXCESS OR LIMITATION    |
|---|---------|-------------------------|
| 1. Damage to buildings resulting from theft | P10,000 | P1,000                  |
| 2. Costs and expenses                       | P10,000 | Refer to policy wording |
| 3. Keys, locks and remote control units     | P10,000 | P1,000                  |
| 4. Uninsured personal effects of employees  | P5,000  | P500                    |
| 5. Burglary alarm warranty applicable       |         |                         |

## Buildings Combined

| COVER                                       | LIMIT         | EXCESS OR LIMITATION           |
|---|---------------|--------------------------------|
| 1. Subsidence and landslip                  | Limited cover | 1% of sum insured (min P5,000) |
| 2. Prevention of access extension           | Included      | 25% – refer to policy wording  |
| 3. Architects and professional fees clause  | Included      | 15% – refer to policy wording  |
| 4. Capital additions                        | Included      | 15% – refer to policy wording  |
| 5. Malicious damage extension               | Included      | Refer to policy wording        |
| 6. Accidental damage to geysers             | P10,000       | P1,000                         |
| 7. Damage to buildings resulting from theft | P10,000       | P1,000                         |
| 8. Keys, locks and remote control units     | P10,000       | P1,000                         |
| 9. Water leakage                            | P5,000        | P500                           |
| 10. Garden and water features               | P5,000        | P500                           |
| 11. Removal of fallen trees                 | P5,000        | P500                           |
| 12. Security cost clause                    | P10,000       | Refer to policy wording        |
| 13. Power surge – buildings                 | P50,000       | 10% of claim (min P1,500)      |

## Business Interruption

Cover has been extended to accidental damage, provided that the cover and loss is affected under the accidental damage section of the policy.

## Money

| COVER                                   | LIMIT  | EXCESS OR LIMITATION                       |
|---|--|--|
| 1. Receptacles                          | P10,000  | P500                                       |
| 2. Clothing                             | P10,000  | P500                                       |
| 3. Keys, locks and remote control units | P10,000  | P1,000                                     |
| 4. Skeleton keys                        | Included   | Refer to policy wording                    |
| 5. Trauma counselling                   | P2,500 per person  | P25,000 per event                          |
| 6. Personal accident (assault)          | Death – P10,000<br>PD - As per policy wording<br>TTD – P1,000 per week<br>Medical – P2,500 | TTD – 52 weeks<br>Refer to policy schedule |
| 7. Transit warranty applicable          |  |  |

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## Glass

| COVER                    | LIMIT    | EXCESS OR LIMITATION    |
|--------------------------|----------|-------------------------|
| 1. Costs and expenses    | P10,000  | Refer to policy wording |
| 2. Special reinstatement | Included | Refer to policy wording |

## Goods in Transit

| COVER                         | LIMIT  | EXCESS OR LIMITATION |
|-------------------------------|--------|----------------------|
| 1. Fire extinguishing charges | P5,000 | –                    |
| 2. Debris removal             | P5,000 | –                    |

## Business All Risks

| COVER                        | LIMIT   | EXCESS OR LIMITATION |
|------------------------------|---------|----------------------|
| 1. Increased cost of working | P10,000 | –                    |

## Public Liability

| COVER                                | LIMIT   | EXCESS OR LIMITATION |
|--------------------------------------|---|----------------------|
| 1. Statutory legal and defence costs | P50,000 per event and P250,000 per insurance period | P2,500               |
| 2. Wrongful arrest and defamation    | P50,000 per event and P250,000 per insurance period | P2,500               |

## Stated Benefits and Personal Accident

| COVER  | LIMIT             | EXCESS OR LIMITATION |
|--|-------------------|----------------------|
| 1. Exposure, disappearance and burns disfigurement | Included          |                      |
| 2. Life support machinery                          | Included          |                      |
| 3. Repatriation                                    | P5,000            |                      |
| 4. Bereavement expenses                            | P5,000            |                      |
| 5. 24-hour cover                                   | Automatic         |                      |
| 6. Mobility extension                              | P10,000           |                      |
| 7. Post trauma counselling                         | P2,500 per person | P25,000 per event    |

## Workers Compensation

| COVER                    | LIMIT    | EXCESS OR LIMITATION    |
|--------------------------|----------|-------------------------|
| 1. Occupational accident | P250,000 | Refer to policy wording |

## Electronic Equipment

| COVER  | LIMIT    | EXCESS OR LIMITATION                         |
|--|----------|--|
| 1. Power surge additional excess – if not properly protected |          | Additional 20% of the net claim (min P2,000) |
| 2. Increased cost of working                                 | P20,000  | 10% of claim (min P1,500)                    |
| 3. Reinstatement of data                                     | P20,000  | 10% of claim (min P1,500)                    |
| 4. Reinstatement   | Included |  |
| 5. Telecommunication access lines                            | Included |  |
| 6. Prevention of access                                      | Included |  |

## Motor

| COVER   | LIMIT             | EXCESS OR LIMITATION            |
|---|-------------------|---------------------------------|
| 1. Contingent liability   | P2,500,000        |                                 |
| 2. Passenger liability  | P2,500,000        | Definition (a) and (b) vehicles |
| 3. Passenger liability commercial hunting and game viewing activities | P250,000          | Definition (d) vehicles         |
| 4. Unauthorised passenger liability                                   | P2,500,000        |                                 |
| 5. Parking facilities   | P2,500,000        |                                 |
| 6. Windscreen   | Included          |                                 |
| 7. Loss of keys   | P10,000           | P1,000                          |
| 8. Fire extinguishing charges   | P5,000            |                                 |
| 9. Wreckage removal   | P15,000           |                                 |
| 10. Credit shortfall  | Optional          | Refer to policy wording         |
| 11. Post trauma counselling   | P2,500 per person | P20,000 per event               |
| 12. Radio, tape or CD shuttle combinations                            | P10,000           | P1,000                          |
| 13. Liability to third parties (Sub Section B)                        | P2,500,000        |                                 |
| 14. Medical expenses (Sub Section C)                                  | P5,000 per person | P20,000 per event               |

# COMMERCIAL INSURANCE SOLUTIONS

All the traditional commercial insurance cover is available, including:

- Accounts receivable
- Fidelity guarantee
- Accidental damage
- Employers liability
- Motor traders external and internal
- Machinery breakdown and Breakdown business interruption
- Machinery breakdown deterioration of stock

Value-add options available:

- Excess buy down on motor
- Motor loss of use

## Key

TTD – Temporary Total Disability

PD – Permanent Disability



## Contact us

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