

**A GUIDE TO**

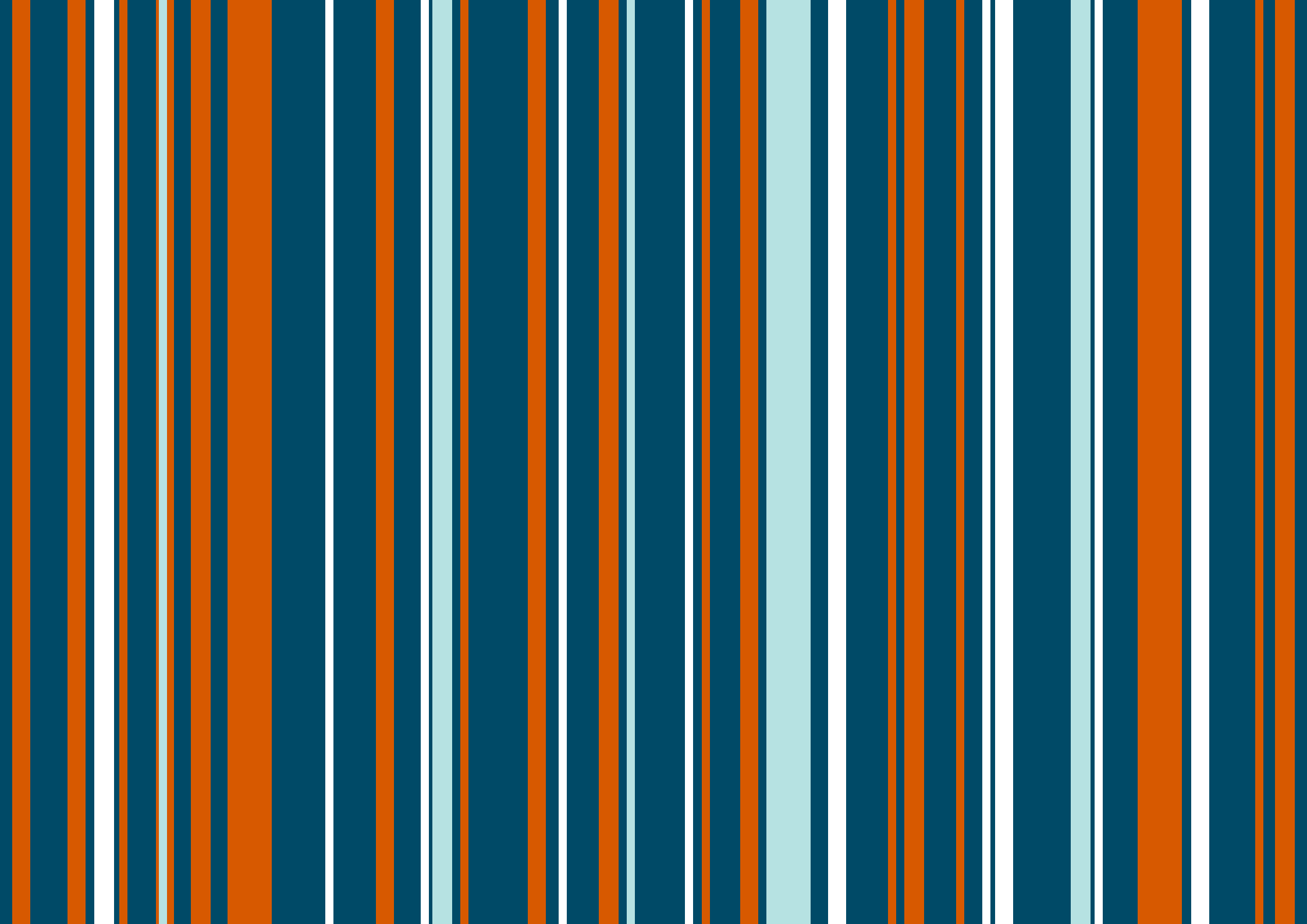
UNDERSTANDING  
PUBLIC HOUSE,  
RESTAURANT &  
HOTEL INSURANCE

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# UNDERSTANDING 'PUBLIC HOUSE, RESTAURANT & HOTEL' INSURANCE

To help understand the Public House, Restaurant & Hotel Insurance product offer, we have put together this simple guide to the covers available, what they are and why a business or practice owner would require them.



# WHAT IS PUBLIC HOUSE, RESTAURANT & HOTEL INSURANCE?

# OVERVIEW OF PUBLIC HOUSE, RESTAURANT & HOTEL INSURANCE

Our Leisure industry policies can cover a wide range of businesses from; pubs, nightclubs, restaurants, shisha lounges and many more.

## KEY POINTS OF COVER

- ✓ Buildings and Contents Cover
- ✓ Stock protection
- ✓ Business Income Protection
- ✓ Frozen/refrigerated food
- ✓ Public & Employer Liability
- ✓ Legal Expenses

## **BUILDINGS INSURANCE**

Cover can be included for the physical building of the Pub/Restaurant/Hotel, as long as the policyholder owns the property. Cover can be extended to include subsidence, heave or landslip cover, and will cover a wide range of All Risk perils from Fire and Theft to flood, water and storm damage.

## **TENANT IMPROVEMENTS**

Tenant improvements allows a tenant that has improved the building they have rented to cover the improvements made. For example, a tenant may have rented a shell, but then put in place internal decorations and enhancements to improve the appearance of their unit. This would be insured under this section. Like Buildings cover, cover will include a wide range of All Risk perils from Fire and Theft to flood, water and storm damage.

## **'SHOP' FRONT & GLASS**

Glass cover is usually considered part of the property owner's insurance, so if you don't own the building you may want to talk with your landlord to ascertain what you are liable for and what is covered by commercial property insurance. An optional cover you might want to consider though is 'shop front' insurance. Whilst your landlords' policy may cover the glass, you may still have signs and window set ups which can be expensive to replace if damaged. Shop front insurance will provide cover for these elements.

## **UNSPECIFIED CONTENTS**

This section will cover all of the business contents, so everything that would fall out of the property if you were to turn it upside down. For example, fridges, freezers, tables and chairs etc. The exception is stock, i.e. goods that you sell to your customers. This is covered in the next section; Stock and Target Stock. Unspecified contents cover would protect the policyholder against a wide range of All Risk perils from Fire and Theft to flood, water and storm damage.

## **ENTERTAINMENT**

Due to the nature of these types of business, cover needs to be included for the entertainment provided, for example Darts, Pool and Quiz Nights, through to dance floors and live music.

## **STOCK COVER**

Stock is deemed to be anything that is sold by the business, for example food and drink. The cover in this section should be enough to cover the maximum stock held at any one time.

As per other sections, this section would protect the policyholder against a wide range of All Risk perils from Fire and Theft to flood, water and storm damage.



## TARGET/SPECIFIED STOCK

This is simply an extension of the Stock cover section, however this covers more specific stock, usually because of a higher theft attractiveness rate. I.e. Wines & Spirits. It is vital that this type of stock is included in the right section, to ensure Insurers will pay claims out as required. If in any doubt always check.

## BUSINESS INTERRUPTION

This cover protects against any loss of gross income due to a break in commercial activity following an insured material loss at the premises. For example, a flood damages your premises, and you are unable to trade for 8 months. This section would provide cover for lost income in that period.

A degree of Business Interruption cover may be included as standard, please refer to the quote documentation.

## MONEY COVER

This can provide protection for loss of money, whilst on the premises during business hours, overnight in a safe, or whilst in transit to the bank. It can also be included whilst at the home of directors/employees or whilst kept in a bank night safe.

## **DETERIORATION OF STOCK (FROZEN STOCK)**

As with most machinery, refrigerators and freezers are subject to wear and tear, and they also have wires that could accidentally be knocked or be subject to a power cut. There are a number of reasons why a freezer might suddenly stop working but not be classed as an 'insured peril'. This section looks after claims for the refrigerated/frozen food in that freezer when it stops working. For some businesses this might be thousands of pounds of stock. This section would then protect you if the freezer fails, and the contents of the fridge/freezer are lost.

## **LOSS OF LICENCE**

'Loss of licence' insurance will cover you for the loss of income and lowering of the overall value of your business that might subsequently happen should you lose your licence to sell alcohol on your premises.

## **PUBLIC LIABILITY**

Public Liability Insurance is in place to protect the policyholder and their customers. As the owner the Policyholder is responsible for making sure the shop is as risk free as possible but accidents can still happen. Public liability insurance will cover loss, damage or injury to a third party on your premises. For example - if a customer were to slip or trip and injure themselves, your PL cover would pay out should legal action be taken.

## **EMPLOYER LIABILITY**

In a similar way to Public Liability, this is to protect you against claims from your own employees. This is a legal requirement, so should always be carried when staff are employed, even if volunteers or family members.

## **GOODS IN TRANSIT**

Simply put this provides cover for stock in transit, for example between a cash and carry and the policyholder's retail unit.

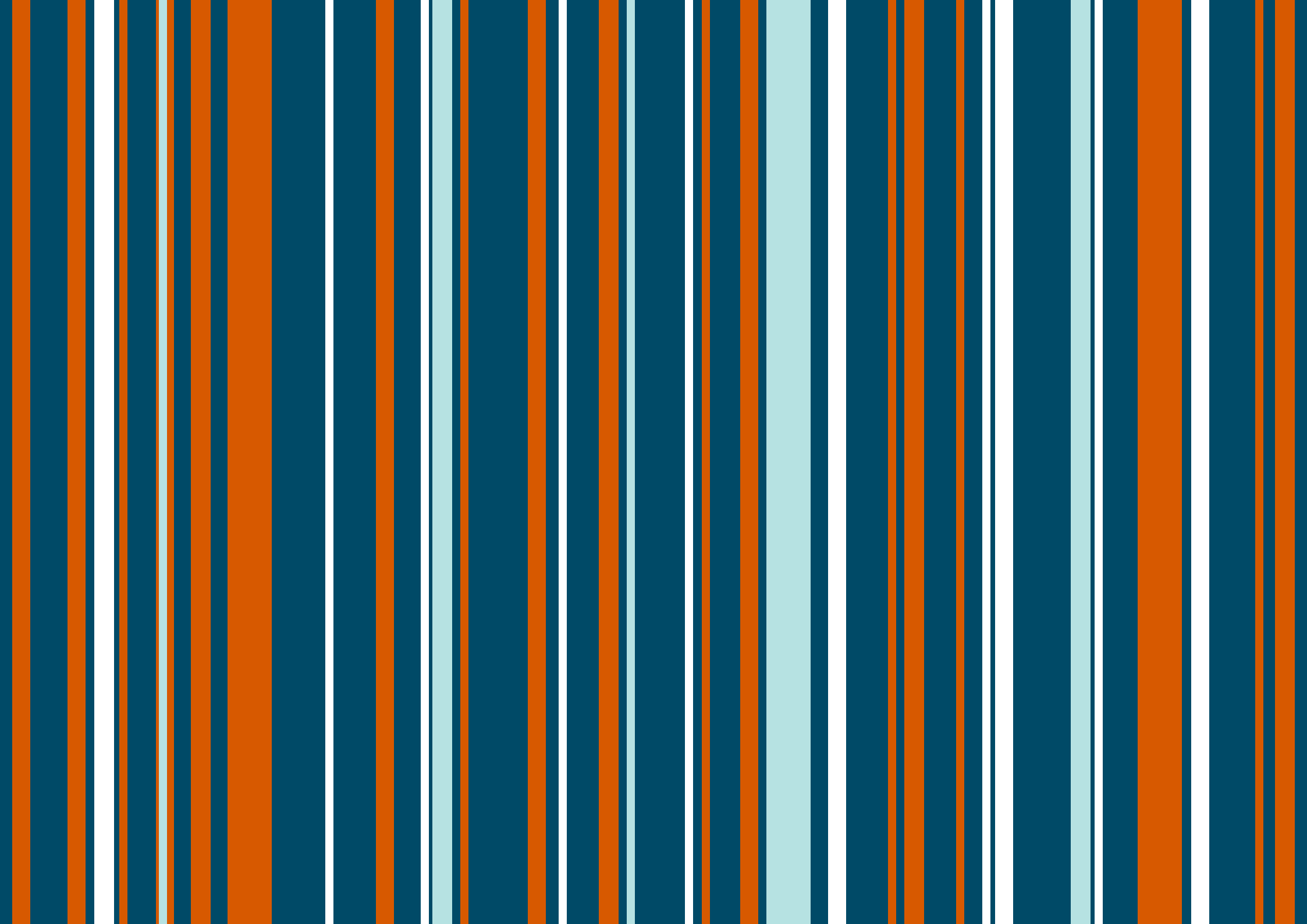
## **TERRORISM**

Extends policy cover to include the damage from a terrorist act.

## **LEGAL EXPENSES**

This section provides support with legal fees when taking legal action against a third party, should cover be required you should let your advisor know.





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