

QUICK GUIDE

Hotels and Restaurants



Sector-specific cover for hospitality businesses with a turnover between £10 million and £1.5 billion, traded via our branch network.

Cover

We know that hotels and restaurants have unique needs. In addition to the standard cover provided by our Commercial Combined (Commercial Select) product, we provide tailored cover extensions for customers in the Hospitality sector to protect their employees and guests, stock, premises and day-to-day operations.

Appetite

These are our core preferences but we'd still like to hear from you about other well-managed risks:

- Restaurant chains
- Independent restaurants
- Business hotels
- Resort hotels
- Leisure hotels
- City centre hotels
- Conference centres with hotels.

Cover enhancements

The following cover extensions are automatically included if the relevant section is operative.

Property Damage

- **Seasonal Increase in Stock Sum Insured** - 50% uplift or £500,000, whichever is the less, with flexibility to select any 3-month period

- **Deterioration of foodstuffs** - £10,000, any one claim, £25,000 in total
- **Chef's knives and utensils** - up to £2,500 any one claim
- **Temporary trading locations, (i.e. pop up locations)** - £100,000 maximum 7 days at any location
- **Drink leakages** - including the repairing or reinstating the storage container or connected apparatus
- **Property in Transit** - in own or third party vehicles, up to £5,000 (UK).

Employers' Liability

- Employment Related Accident Benefits:
 - **Accidental bodily injury** resulting in either death or disablement, up to £10,000
 - Cover for loss of eye, one hand or foot or loss of speech, up to £5,000
 - **First Aid Expenses** - up to 15% of Sums Insured.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

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Business Interruption

- **Chef cover** - recruitment costs for temporary culinary staff, and additional overtime costs of existing kitchen staff, in the event of an accident causing them to be more than 14 days out of the business - up to £25,000
- **PR/reputational costs** - up to £25,000
- **Damage Loss of Attraction** - up to £100,000 for loss of business caused by damage or destruction of property, up to 3 months from incident
- **Loss of licence (including wedding/civil ceremony licence)** - up to £100,000
- **Test kitchen expenses** - up to £10,000
- **TRONC scheme** - covers employees tips and service charges up to £50,000.

Public and Products Liability

- **Guests' Property (not including money, jewellery, watches or items of precious metals)** - up to £5,000 any one claim and £25,000 in total
- **Cloakroom Property** - up to £2,500 any one claim and £10,000 in total
- **PR/reputational costs** - up to £25,000
- **Liability for the spread of Legionella bacteria** - up to £1 million.

Your customers may also be interested in

- Terrorism
- Machinery Damage
- Fidelity
- Directors & Officers
- Multinational
- Computer
- Full Personal Accident
- Business Travel
- Legal Expenses
- **Risk control surveyors with expertise in the hotel and restaurant industry** - to guide customers on the existing and emerging risks for the sector, including topics such as how to improve public safety in response to the Protection of Premises Act (Martyn's Law).
- **Allianz Engineering Inspection Services** - we offer a range of plant and machinery inspection services in line with regulatory requirements, including electrical and pressure mechanical, lift and crane, and power press inspections.

Visit: allianz.co.uk/engineering-services.

- **Allianz Engineering Compliance Services** - for machinery not subject to regulatory inspections, we can provide specialist one off inspections and advice, alongside bespoke consultation, for pressure and lifting plant, energy, environment, electrical installations and more.

Services relevant for the hotels and restaurants sector include:

- Vertical Transportation
- Electrical inspection and remedial works
- PUWER assessments
- Air conditioning inspections, TM44
- Legionella testing
- Fire alarm testing
- Site compliance audits.

Visit: allianz.co.uk/engineering-services.

Additional services

Our additional services can help customers to run their businesses safely and more efficiently:

- **Business risk support** - guidance on a range of topics and useful tools, resources and discounts to assist your customers in managing the risks impacting the hotels and restaurants sector, including:
 - Health and Safety training provided by Praxis42
 - Occupational and mental health wellbeing by Medigold
 - Flood Protection Services provided by MM Engineering
 - Business continuity planning by Glenn Abbott.

Visit: allianz.co.uk/business-risk-support.

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- **Allianz Legal Services** - for your customers with Commercial Legal Expenses cover in place we provide the following at no extra cost:



Making a claim 0344 412 9988

Our Claims Commitment

We're committed to delivering high standards in claims service, recognised through industry awards and broker feedback. Our claims teams combine people-first care, specialist expertise, and innovative technology to help resolve claims as quickly and transparently as possible, supporting customers throughout their claims journey.

- **Allianz Legal Online** - 100+ legal templates and easy-to-use law guide, to help ensure your customers' HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.
- **Legal and tax helplines** -
 - **Allianz Lawphone** legal guidance on any business related legal matter, from employment law to debt recovery and property disputes
 - **Business tax advice** from Markel Tax.

Visit: allianz.co.uk/legalservices.