

# HOTELS AND RESTAURANTS

## trade guide

**In order to run a successful operation within the hotel and restaurant industry, management of resource, stock and machinery is vital. Loss or damage to a business computer system or machinery can reduce business capacity and, therefore, limit profitability. The following covers are available from Allianz Engineering, Construction & Power:**



### COMPUTER

Computers could be used for reservation systems, in-house services, stock control and point-of-sale systems, making them vital to successful business operations. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- Full theft cover without forcible entry requirement
- Full breakdown or derangement cover on personal and portable computers
- Cover for loss or damage to computer media
- Additional expenditure cover.

### ALL MACHINERY

Lifts, air conditioning, and heating and ventilation equipment are all likely to be heavily relied upon within the hotel and restaurant industry. Our All Machinery policy is designed to cover:

- Damage to machinery caused by sudden and unforeseen events
- Damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- Damage due to operator error
- Breakdown of machinery.

Most losses are settled on a new for old replacement basis.

### MACHINERY BUSINESS INTERRUPTION

Breakdown of machinery in the hotel and restaurant industry can result in major business disruption, resulting in sizeable financial losses. Our Machinery Business Interruption policy provides:

- Flexible cover that can be arranged on an 'all plant and machinery' basis
- Flexible indemnity periods
- Cover designed to complement our All Machinery product.

### DETERIORATION OF STOCK

Hotels and restaurants will hold large varieties of different food products that must be kept in a temperature-controlled environment. Cover is provided for loss or damage to stock following a rise or fall in temperature due to:

- Failure in the power supply
- Damage or a fault in the cold chamber
- The action of refrigerant or refrigerant fumes that have escaped from the system.

### CONTRACTORS ALL RISKS

Wherever there is the construction of buildings or maintenance work being carried out, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- Damage to permanent or temporary works, on site or in transit
- Owned and hired in contractors' plant and machinery, temporary buildings and employees' effects
- Professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.

### INSPECTION SERVICES

Examples of items we inspect:

- Electrical wiring
- Passenger and/or goods lifts
- Café boilers.

### SPECIAL SERVICES

Special Services which may be applicable:

- **Health and safety** – bespoke services to assist with regulatory compliance such as food hygiene audits
- Training sessions delivered at clients' premises.