

LEISURE

trade guide

Successful businesses within the leisure industry need to keep up-to-date with what their customers want and how they can engage with them. Our covers are there for when machinery or IT suffers from damage or breakdown, helping businesses get back up and running.



ALL MACHINERY

Whether it's catering, heating or ventilation equipment, the leisure industry will rely on a range of machinery to operate effectively. Our All Machinery product is there to protect plant and machinery and covers:

- 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 leisure industry can result in major business disruption, resulting in 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.

COMPUTER

Computers are likely to be used for data processing, communications, payroll, booking systems and personnel data, making them an integral part of the leisure industry. 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.

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:

- Escalators
- Café boilers
- Air conditioning equipment.

SPECIAL SERVICES

Special Services which may be applicable:

- **Health and safety** – bespoke services to assist with regulatory compliance
- Training sessions delivered at clients' premises
- **Electrical** – fixed wiring solutions.