



# PUB & RESTAURANT INSURANCE

Our Pub & Restaurant policy is designed for pubs, wine bars, social clubs and restaurants.

## KEY SELLING POINTS

- Introductory no claim discount available at new business
- No claim discount available at renewal
- Minimum premiums from £300
- Standard excess of £200 for Trade Contents and Buildings with an option to vary

## FEATURES

- Loss of Income included as standard
- Engineering breakdown covers essential items such as lifts, boilers, kitchen appliances and air conditioning systems
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Up to £15,000 cover for frozen or chilled foods and up to £5,000 for any other perishable goods
- Access to a dedicated risk management service
- Option to add accidental damage to Buildings and Trade Contents
- Stock increased by 55% during December and January and for a period of 15 days preceding and including any Bank or Public Holidays other than occurring in the period in December and January and for a period of 15 days thereafter

## PREFERRED RISK

<b>Café</b>	<b>Licensed Restaurant</b>
<b>Independent Public House</b>	<b>Unlicensed Restaurant</b>
<b>Managed Public House</b>	<b>Wine Bar</b>
<b>Tenanted Public House</b>	<b>Social Clubs</b>

## STANDARD COVERS

Cover	Maximum Limits
Trade Contents	£500,000
Public/Products Liability	£5,000,000 (£2,000,000)
Employers Liability	£10,000,000
Loss of Income	£750,000 (£500,000)
Glass	Unlimited
Goods In Transit	£5,000 (£2,000)
Fixed Signs	£1,000
Money	£12,000 (£5,000)
Personal Accident (Assault)	Capital Benefits £10,000

## OPTIONAL COVERS

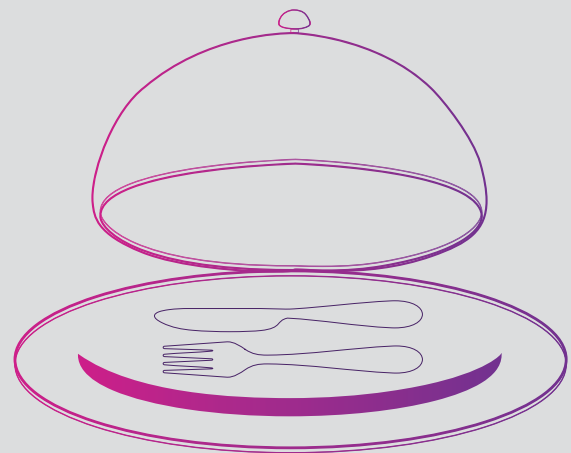
Cover	Maximum Limits (up to)
Buildings	£3,000,000
Specified All Risks	£10,000*
Loss of Licence	£250,000
Personal Accident	Capital Benefits £50,000
Household Contents	£50,000

\* higher limits available on request

The amount in brackets denotes the standard limit provided.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

## CATERING FOR YOUR INSURANCE NEEDS



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