



Hospitality & Leisure insurance



# RESTAURANT AND FOOD FRANCHISES SPECIALIST HOSPITALITY SOLUTION

## PROPERTY DAMAGE

- Malicious damage
- Sprinkler leakage Extension
- Additional Costs of Removing Debris and Silt Clause (if stated in the schedule) exceeding 10 metres
- Alcohol and Beverage Extension
- Fatal injury
- External signs, blinds, and canopies, including remote signs
- Chilled refrigeration stock Extension
- Damage to landscaped gardens and water features
- Death of fish stocks
- Goods in the open
- Bursting of geysers and damage to water pipes and reticulation systems
- Power surge
- Removal of bees
- Rent – loss of rent 25%
- Accidental damage to sanitary ware and fixed glass
- Impact by animals, trees, aerials, satellite dishes
- Subsidence and Landslip options
- Removal of fallen trees
- Loss of water
- Office contents**
- Locks and Keys
- Fire prevention charges
- Glass cover – First Loss option available
- Damage caused for medical emergencies
- Post mortem cleaning and sanitising

## BUSINESS INTERRUPTION

- Loss of profit resulting from:
- Prevention of access included within 10km (extended cover available 50km)
- Murder, suicide, defective sanitation, vermin or pests, notifiable disease, pollution, shark or wild animal attack, summons to appear in court as a witness
- Cancellation of bookings
- Loss of liquor licence
- Ventilation failure
- Evacuation costs
- Franchise fees
- Bush fire Extension

## LIABILITY

- General/Tenants Liability
- Products Liability in respect of products sold
- Guests' effects on insured's premises
- Guests' vehicles and their contents on insured's premises
- Legal defence costs, wrongful arrest, and defamation
- Damage to public services
- Gratuitous advice
- Spread of fire
- Employers' Liability
- Pollution Liability
- Errors and omissions
- Office Bearer's Liability

## MOTOR

- Vehicle hire Option – 30 days
- Loss of keys
- Emergency repairs
- Retail or Agreed Value basis
- Medical expenses
- Emergency accommodation
- Fire extinguishing charges
- Passenger Liability (RSA)
- Unauthorised Passenger Liability (RSA)
- Contingent Liability
- Business use automatically included
- New for Old
- Game viewing vehicles

## Additional covers available

- Crime classes
- Contractor All Risk
- Machinery breakdown
- Deterioration of stock
- Personal accident
- Goods in transit
- Leisure sporting facilities
- Accidental damage
- Directors and Officers
- Employee Assist
- Cyber crime

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