



HospitalityMaster

Hotel Insurance

Standard Cover Includes

Loss of or Damage to Property

- All risks including subsidence
- Automatic 25% uplift on all buildings and contents
- Damage to landscape gardens by emergency services £10,000
- Non-Negotiable Money £250,000
- Negotiable Money at the Premises £500 (closed for business not in safe)
- Negotiable Money at the Premises £5,000 (business hours under active control of insured)
- Negotiable Money at private residence £1,000
- Loss or damage to safe or franking machines £25,000
- Cover for stock and money is increased by 50% over Bank Holiday periods
- Theft of garden furniture in the open up to £1,000
- Personal effects of employees £10,000 (£500 any one person)
- Guests effects £10,000 (£1,000 any one person)
- Loss of metered water £5,000
- Frost Damage to pipes and heating appliances
- Chilled/Refrigerated stock £5,000
- Replacement of locks £2,500
- Wedding Extension £10,000 (Limit any one £3,000)

Business Interruption

- Automatic inflation protection (Declaration-linking)
- Outbreak of human infectious &/or contagious disease within 25miles of your premises
- Food or drink poisoning, defective sanitation, vermin or pests, murder or suicide
- Failure of Public Utilities £25,000
- Denial of access following material damage to property within immediate vicinity
- Additional Costs and expenses £2,500
- Book Debts Standard Limit £100,000

Loss of Licence

- Maximum period 12 months Standard £100,000

Liability Insurance

- Employers Liability Cover £10,000,000
- Public/Products Liability Cover £ 5,000,000
- Personal Liability £ 5,000,000
- Motor Contingent Liability £ 1,000,000

Legal Expenses

- Automatically includes an On-Line Business Assistance service and Full range of helplines
- Aggregate limit in policy period £500,000

Optional Covers Which Can Be Added To The Policy

Directors & Officers Liability

- Protects the Business and its individual Officers against financial loss arising from legal actions or investigations

Engineering Insurance & Inspection

- Covers key items of plant and machinery sudden and unforeseen damage and inspection. Computer breakdown cover also available

Employee Dishonesty

- Provides cover for theft of money or contents by an employee

Personal Accident/Assault/Travel

- Assault cover automatically included for any principal or employee whilst engaged on official business
- 24 Hour Cover available for Proprietor/Manager whilst engaged on official business £20,000 & £200 per week
- Cover also available for other Key Employees £10,000 & £100 per week

This summary of cover is intended to outline some of the important covers provided under the standard HospitalityMaster policy, which can be adapted to cater for your individual needs. A full policy wording is available upon request detailing full the policy conditions and exclusions.

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