

# HOTEL & LEISURE COMBINED FACTSHEET



SPECIALIST TAILORED  
COVER FOR YOUR HOTEL  
AND LEISURE BUSINESS

# OUR DEDICATED HOTEL & LEISURE COMBINED PRODUCT DELIVERS ALL OF THE PROTECTION OF COMMERCIAL COMBINED AND MORE...

## ENHANCED WORDINGS INCLUDE:

### Cover Modifications - Material Damage

- **Comprehensive Theft cover** – no forcible and violent entry / exit or violence requirement, unless the premises are closed for business or if open for business left without at least one responsible person therein
- **New peril** – Leakage of Beverages
- **New cover** for Loss Minimisation and Prevention Expenditure – up to £25,000
- **New cover** for Further Investigation Expenses for establishing if any further damage – up to £5,000
- **New cover** for Buildings and Contents which have been inadvertently uninsured – up to £1m
- **Cover for Stock at Exhibitions** now includes the whole **European Economic Area** – up to £25,000 or underlying limit
- **New cover** for the cost of complying with current Loss Prevention Council Rules for Automatic Sprinkler Installations under European Union and Public Authorities Extension
- **New cover** for Seasonal Increase of Stock – up to 55% of underlying limit
- **Cover for Loss of Metered Water** now includes **Loss of Oil** – up to £25,000 in total per cause
- **Cover for Temporary Removal** (Cleaning, Renovation or Repair) increased to **20% of the relevant sum insured**
- **New cover** for Property in the Open for Perils previously restricted - up to £1,000 per cause
- **New extension** for Customers', Guests' and Employees' Personal Effects (up to £10,000 in respect of all personal effects or any one motor vehicle of any one customer, guest, director, partner and / or employee per cause subject to a maximum amount in total under the Extension of £100,000)
- **New cover** for Outside Catering - up to £5,000 per cause

### Cover Modifications - Business Interruption

- **Cover for closure due to drains, sanitary arrangements, vermin or pests at premises** – now up to the limit of liability
- **Cover for Public Emergency** – now up to the limit of liability
- **New cover** for Motor Vehicles – up to the limit of liability
- **New cover** for the Loss of Attraction – up to £50,000
- **New extension** for Accidental Failure of Public Utilities or Telecommunications to the premises – up to £25,000
- **Cover for Disease** now includes diseases occurring within **10 miles of the premises** – up to £50,000. Plus further cover if beach, coastal or inland waterway pollution at the premises or within 25 miles – up to £50,000 per cause
- **New cover** for Alternative Accommodation expenses for the Insured, their family or employees permanently residing at the premises - up to £25,000 per cause
- **New extension** for Tronc Cover (up to the lesser of 5% of estimated gross profit / revenue or £50,000, per cause)
- **Unspecified Suppliers and Customer Extensions** are extended to include suppliers of the Insured's Specified Suppliers and customers of the Insured's Specified Customers



### Cover Modifications – Money

- **New cover** for Personal Money of the Insured’s family – up to £250 per person
- **New cover** for Seasonal Increase of Money – up to 30% for money in transit / at contract sites, in bank night safe, in premises during business hours and in premises outside business hours in safe

### Cover Modifications - Public Liability

- **New cover** for Personal Liability
- **New cover** for House Name and Advertisement Signs
- **New cover** for Guests’ Property (up to £25,000 per cause in respect of all property of any one guest, subject to a limit of £10,000 per cause in respect of all property deposited for safe custody)

### New Section - Personal Accident

- Benefits for named people suffering bodily injury resulting in Death, Permanent Total Disablement or Temporary Total Disablement

### New Section – Household Contents

- “All Risks” on Household Contents belonging to the Insured or the resident manager or any of their family residing within the premises with an option to extend to elsewhere in the world

All of this provides a dedicated product for the Hotel & Leisure trade, with specifically tailored covers to meet the needs of your clients and their business.



