

## Bed & Breakfast Insurance – Have you got it covered?

If you run a Bed & Breakfast or Guest House you will no doubt have some form of insurance cover in place. However, are you certain that your insurance policy includes the extra cover you need, essential to running a successful B&B?

For example does your current policy include the following?

### Cover available:

- Full accidental damage cover to include damage caused by paying guests
- Public liability cover to include your paying guests
- Full theft cover, should the unspeakable happen and a guest was to steal from you
- Cover for guests' personal belongings
- Loss of income, e.g. following a fire, storm or flood



For more information  
or a quotation  
call us on  
**01473 343330**

If you haven't got all of this cover in place you could be leaving yourself vulnerable in the event of a claim.

You may think that a domestic home insurance policy covering your buildings and contents is enough. The simple fact is most ordinary domestic policies will not include any of the above cover and may exclude business use.

A specialist Bed & Breakfast policy does not necessarily cost a great deal more than you are paying already, in fact you may find you pay less as you only need to buy one policy instead of maybe two or three.

For peace of mind check out your current insurance arrangements, so all you have to worry about are your guests.

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