

## Reduce your Wrapped insurance premium by installing ANSUL's fire suppression technology



### Why have a fire suppression system fitted in your Fish & Chip Shop?

- To reduce the risk of Injury, Property Damage and Business Interruption
- 1 in 5 businesses suffer a major disruption every year
- 80% of businesses affected by a major incident either never re-open or close within 18 months
- The ANSUL® R-102 fire suppression system is pre-engineered and fire tested
- ANSUL boasts the largest nationwide network of trained engineers

### Knock down fires fast

The ANSUL® R-102 system incorporates flexible design with an extremely effective ANSULEX Low pH Liquid Fire Suppressant to quickly knock down flames, cool hot surfaces and generate a tough vapour-secur-ing blanket. With the Appliance-Specific design option, the R-102 system is designed to detect and suppress fire in various types of cooking and ventilating equipment such as fryers, ducts, plenums, filters and grease extraction devices.

### Fire Protection for Fish & Chip Restaurants and Takeaways

With over 50-years experience, ANSUL's fire suppression systems protect more restaurant & food service outlets from fire than any other brand.



### Top choice for commercial cooking fire protection

- Cools grease and surrounding cooking surfaces
- Rapid flame knock down
- Helps prevent re-flash
- Colour-coded, fusible-link detectors
- Aesthetic design complements kitchen décor
- Five-year limited warranty
- Non-corrosive agent
- Automatic, pre-engineered, wet chemical system
- Fire tested

### A Passion for Protection

- Dedicated customer support
- Extensive product portfolio
- Engineering excellence
- Trusted, proven brands

Tyco Fire Protection Products offer all of these attributes, plus a passion for protection. It's what drives us to create solutions to help safeguard what matters most – your valued people, property and business.



for more information call

0800 440 2971

[wrapped@ryans.co.uk](mailto:wrapped@ryans.co.uk)



the first insurance policy that recognises the working practices of Fish & Chip shops, a policy designed by the industry for the industry

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## The Deep Blue Story

Ryan's customer James Low, Deep Blue Restaurants' founder tells his story of inappropriate cover, inefficiency, and complacency from his previous insurance providers.



In the early hours of the morning on 23rd January 2014 I received the dreaded news that our Reading shop had suffered a serious fire. On the morning of 24th January, just the following day, I received another phone call with the news that our Godalming shop had also suffered severe fire damage. The old adage "bad news comes in threes" was sadly true as three and a half months later fire broke out in our shop in Southsea.

With three profitable shops out of action I needed the full co-operation and support of our insurers to help us get the shops back up and running and, in the meantime, help us with the loss of income the business was suffering. Instead, I was amazed by the lack of support we received.

Our Reading claim was finally settled in September 2014 almost eight months after the fire, the delays creating cash flow pressures which our insurer was entirely unsympathetic about. We were unhappy enough about the inefficiency and complacency we had witnessed with our Reading claim but not as unhappy as we were about to be when we were informed that our claims for Godalming and Southsea had been declined.

The appointed loss adjusters used so called "warranties" and entirely inappropriate clauses in the policy to decline them. One example is they stated that we were not "in attendance" of the frying range at the time of the fires. The reality is that in both cases we were doing our morning "prep" no more than a few feet from the frying range when the fires occurred but in the opinion of the insurer we were not "in

attendance". The "warranties" used to decline our claims actually allow insurers to use reasons which are totally unconnected with the cause of the claim to decline it. It was clear that the insurance policy that was supposed to be protecting us was ill equipped to deal with the working practices of Fish & Chip shop operators. Over two years later, we are still in dispute with the insurance company over claims valued at over £300,000.

Such a loss was a real challenge and it was only our scale that allowed us to survive the ordeal but we were so appalled by the treatment we received and shocked by the poor suitability of insurance policies available to Fish & Chip shop operators, that we decided to speak to friends in the insurance industry to help to create the first insurance policy which truly reflects the working practices of Fish & Chip shop operators.

As a result of our discussions, independent insurance broker Ryan's and RSA Insurance Group have joined forces to offer Fish & Chip Shop operators Wrapped, a new policy designed by the industry for the industry. Wrapped is not only designed to reflect the working practices of Fish & Chip shop operators but it will also offer a number of the considerable benefits listed overleaf.

We also decided to install ANSUL Fire Suppression Systems which protect our business and improve safety for staff and customers by substantially reducing the risk of serious fire. We found that this can be done at a surprisingly reasonable cost considering the enhanced peace of mind it provides and it has also reduced insurance premiums.



## The Wrapped Policy offers:

- Attendance conditions reflecting 'real life' operational practices of the industry
- Business interruption payments made as quickly as possible - RSA works with the policyholder at all times in respect of a loss to get the business up and running as quickly as possible
- Generous discounts negotiated with RSA for businesses with a combination of the following:
  - 5 Star Food Hygiene Rating
  - National Federation of Fish Friers Quality Award
  - World leading ANSUL fire suppression systems installed

### In addition Ryan's offer :

- Free 1st years membership of the National Federation of Fish Friers
- Exclusively negotiated discounted terms and flexible finance for the purchase of world leading ANSUL fire suppression systems
- Regular reminders to get those easily forgotten but essential servicing, safety and cleaning jobs done



call Ryan's on **0800 440 2971**  
email **wrapped@ryans.co.uk**  
**ryans.co.uk/wrapped**

Ryan's is a trading name of Ryan Insurance Group Limited which is authorised and regulated by the Financial Conduct Authority  
ANSUL® is a global premium brand of Tyco Fire Protection Products