

Hotel Insurance Explained...

- **Buildings & Contents** - Covers the buildings and contents of your restaurant, if you rent, we can also cover any part of the building you are responsible for.
 - **Liability to others, including guests** - To compensate should a guest trip or slip and you are held liable in a compensation claim.
 - **Loss of Income** - This covers your loss of income, wages, rent and necessary overheads should you be unable to trade following a claim.
 - **Employers liability** - A legal requirement, this covers injury or damage to an employee that you are liable for.
 - **Property of your guests** - Cover for your guests' belongings if they are damaged by theft, fire or other insurable event.
- Goods in transit** - Covers your goods whilst being transported. An example could be food following a trip to the cash and carry.
- Frozen food** - Provides cover for your frozen food if it is spoiled following a freezer breakdown or loss of power.
- **Loss of licence** - This covers your drop in income and lowering of your business value should you lose your alcohol licence.



For more information
or for your quotation
call us on
01473 343330
or visit
ryans.co.uk/hotel

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