
HOSPITALITY LIABILITY INSURANCE

Interactions with your clients bring numerous risks and potential lawsuits

If you are in hospitality industry, public interaction is at the core of what you do.

Hotels, restaurants, bars, clubs, etc., all face numerous threats from accidental bodily injuries, lack of security, theft, liquor liability, food poisoning and many other scares for public health.

To protect your business you need a hospitality liability insurance perfectly adapted to your needs. The right insurance will give you the peace of mind that you will have enough funds to run the business smoothly if something goes wrong.



What does Hospitality Liability insurance cover?

Hospitality Liability insurance protects against claims for personal injury or property damage arising from services and products sold by your business.

Hospitality Liability can cover your business if it is sued by a third party as a result of injury or illness caused by the food and drinks offered by your business.

Why you need Hospitality Liability insurance?

With so many customers coming and going, the risk of an accident is very high and the potential financial and reputational consequences may be significant for your business.

The Hospitality Liability insurance will give you the peace of mind you need to successfully run your hospitality business.

Common Hospitality Liability claims

- ✓ Slips, trips, and falls. A large number of claims are caused by customers slipping on wet floors, often after closing time, when the staff were cleaning up for the day.
- ✓ Foreign objects in food. Such claims normally arise when the object causes an injury to a customer, such as damage to their teeth.
- ✓ Food contamination. Food poisoning claims are also reasonably common.

What can we do for you or your business?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
 - ✓ Minimise your exposure to risk

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- ✓ Save your time and money
 - ✓ Manage your insurance policies, timely informing you about the relevant aspects
 - ✓ Manage your claims, provide assistance and representation in front of insurance partners
 - ✓ Give you peace of mind that you are protected for things that matter to you

Why you should choose us?

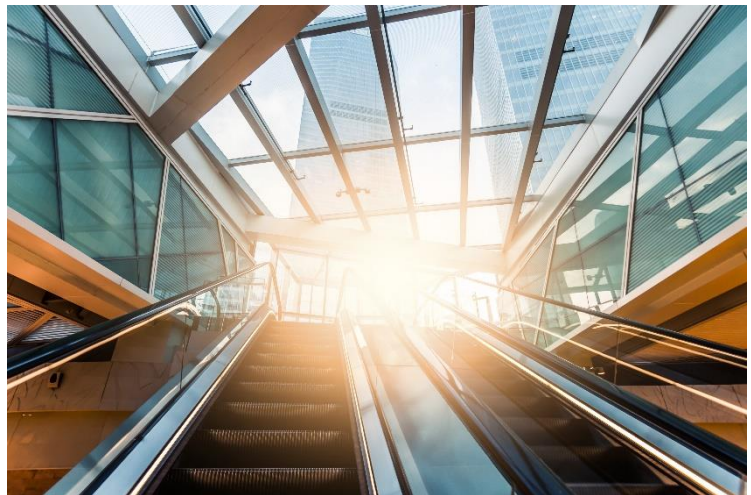
- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we have access to international markets through Lloyd's syndicates, brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

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