

# Why do I need insurance for my hospitality business?

## Comprehensive protection for pubs, hotels, restaurants, bars and more

As a business owner or manager operating within the hospitality industry, dealing with the public all day can lead to a wide range of risks. Hospitality Insurance can help take the stress out of running your business by providing support should anything bad happen.

Having this type of insurance in place provides you with the reassurance you need, enabling you to do what you do best and run your business without any worry.

Choosing the right insurance package to suit your hospitality business is therefore essential. We partner with SJL Insurance Services (SJL), who can help you understand your options when it comes to finding the most efficient and cost-effective business insurance policy.

## What should be considered for coverage?

There are a wide array of insurance products to ensure you have the right cover for your business and aren't paying for any unnecessary add-ons. The types of cover you should consider include:

- Public Liability – protection against claims made by the public due to injury on your premises.
- Employer's Liability – supports you with claims made against you due to injury to employees at the workplace (this is a legal requirement to all employers).
- Product liability – cover to help with the cost of compensation or claims made against you should a product you've provided cause harm (i.e food poisoning).
- Contents – cover for damage to fixtures, fittings and business equipment.
- Stock – support covering the cost of replacing stolen or damages stock.
- Business interruption – support with loss of revenue in the event of your business being halted.
- Tenants Improvements - covers cosmetic or structural changes you've made if they're damaged by a covered event like a fire, flood, explosion or vandalism
- Loss of licence - To protect your business against loss of income derived from having your alcohol licence being revoked.
- Theft – cover for theft of your equipment or property.
- Goods in transit – cover for damage or theft to goods you transport as part of your business.
- Buildings – help protect you should anything happen to your business's building
- Terrorism – cover for your business against a terrorist attack.
- Commercial Legal Expenses – provide cover to help with legal costs that may not be covered by your general business insurance.
- Money – cover against loss, theft or other fortuitous causes that impacts money belonging to your business.

## How can I get a quotation?

To get your free, no obligation quote, please contact our Account Relationship Manager at SJL, Joey Smith at [joey.smith@sjlins.co.uk](mailto:joey.smith@sjlins.co.uk) or contact **01905 679138** making reference to LSG Purchasing.