



PUB INSURANCE

Our Pub Insurance is designed to meet the needs of your clients, whether they are owner or operator. Our standard policy covers pubs and wine bars against a range of risks, from loss of earnings due to business interruptions through to theft. We also offer a selection of optional extras which can be added to the standard policy where extended cover is required.

- ♥ Competitive prices
- ♥ Discounts for 'low' claims and multiple premises
- ♥ Wide policy cover including legal expenses as standard
- ♥ Rapid quote and policy administration service
- ♥ Immediate email of policy documents on request
- ♥ 24 hour Legal Helpline
- ♥ Access to decision makers



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Our Pub policy is just one of a wide range of commercial packages we offer. It is underwritten by Liverpool Victoria Insurance Company Limited and gives your customers the following services and benefits:

Standard policy cover includes

- ♥ Contents including 25% seasonal increase on stock
- ♥ Business Interruption - £250,000 sum insured with a 12 month indemnity period
- ♥ Book Debts - up to £25,000
- ♥ Damage to Glass and Shop Front
- ♥ Theft of Keys and Lock Replacement - up to £1,000
- ♥ Theft by Employees - up to £5,000
- ♥ Guests Personal Effects - up to £1,000 any one guest
- ♥ Property in the Open - up to £2,500
- ♥ Loss of Money in transit or in a locked safe overnight - £3,000 sum insured
- ♥ Electrical or mechanical Breakdown of Equipment - up to £500,000
- ♥ Computer Breakdown - up to £250,000
- ♥ Refrigerated Contents – Foods up to £15,000
- ♥ Public and Products Liability - £2,000,000 Limit of Indemnity
- ♥ Employers' Liability - £10,000,000 Limit of Indemnity
- ♥ Personal Accident (Assault)
- ♥ Legal Expenses - up to £100,000
- ♥ 24 Hour Legal Helpline
- ♥ Index Linking

Optional extensions

- ♥ Accidental Damage
- ♥ Buildings
- ♥ Subsidence
- ♥ Insured's Personal Contents and Money
- ♥ All Risks on Portable Property
- ♥ Loss of Licence – up to £100,000
- ♥ Increased Limits available on request
- ♥ Terrorism



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