

# Restaurant Package Insurance



## What is it?

Restaurants are busy places, where accidents can happen in the kitchen, in the dining area or anywhere else people are regularly walking through. Restaurant Package Insurance looks at the typical challenges faced by restaurants and takeaways and provides cover for those eventualities.

## Who needs it?

Owners and managers of establishments that make and serve food, be it a snack shop or high-end restaurant or bar should ensure they have the right cover for their business. Your account manager will work with you to understand your business and the potential risks you manage in order to tailor a policy that gives you and your customers the right protection.

## What does it cover?

Because your package policy will be tailored to you, the cover is variable, but could typically include:

- Public liability - if a member of the public is injured or their property damaged
- Product liability - covering you against illness caused by food or drink served by you
- Employers' liability - if a member of staff is injured
- Buildings insurance – covering your premises after disasters like fire and flood
- Business contents – e.g. furniture and equipment on the property as well as portable computer equipment and exhibition equipment away from the premises
- Stock insurance – covers the cost of stock that is spoiled, destroyed or stolen
- Loss of income – if you are unable to trade after an insured event such as flood or fire
- Legal expenses – if a claim is made against you and your business
- Goods in transit – for collection and delivery

## What does having Restaurant Package Insurance mean to you?

Your business is as individual as you are, so having the right insurance means you can relax and do what you do best. If things can happen, they will – but you'll be covered if they do.

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