

A close-up photograph of a hand ringing a silver service bell. The hand is positioned at the top, with fingers curled around the bell's handle. The bell is highly reflective, showing distorted reflections of the surroundings. The background is a soft, out-of-focus light color.

RESTAURANTS & HOTELS

INTRODUCING RSA'S RESTAURANTS & HOTELS INSURANCE

Our Hotels product is designed for small unlicensed hotels with up to six rooms. Our Restaurants product is designed to fit the needs of small/medium sized restaurants with a capacity of up to 150 seats. The maximum number of premises that can be catered for under both products is four.



STANDARD COVER

Our standard cover consists of:

- Contents, stock, public / products liability and employers' liability
- Hotels cover is available for guests' personal effects (£2,500 per guest)
- 50% seasonal stock increase during November, December and 30 days prior to Easter
- All Risks Goods in Transit cover of £2,500 with the option to extend to £10,000
- £1,000 cover for damage to frozen and chilled food with the option to extend to £10,000 per unit
- Public / products liability £2m limit of indemnity as standard*
- Money package defaults to £1000
- Loss of liquor licence - £100,000 as standard with potential to increase or deselect as required
- Business interruption – £500,000 Gross Revenue*

*Cover can be decreased, increased or deselected as required



...AND A RANGE OF FLEXIBLE OPTIONS

Add a range of modular options to suit your clients' needs:

- Stock cover for tobacco, wines and spirits
- Option to include Buildings cover or Tenants Improvements
- Optional cover available for Personal Accident, Fidelity, Legal Expenses and Proprietors Personal Effects (for our Hotel product only)

KEY SELLING POINTS

The policy has been tailored to meet the needs of the sector and provides:

- A competitive package of covers, with generous and flexible limits to suit the needs of most risks
- Cover for Leakage of alcoholic or soft drinks from storage containers or connected apparatus
- Business Interruption cover for Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin and pests – £250,000 limit as standard
- Automatic extension to cover up to £5,000 of outside furniture
- Free 24-hour advice lines for catastrophe claim assistance, emergency repairs, health and safety, stress counselling and taxation advice.



AN APPETITE FOR BUSINESS

RSA's Restaurants & Hotels product is competitive for:

- Restaurants
- Cafés
- Tea rooms
- Bed and breakfast hotels

Our target profile is for higher value restaurants with contents of around £150,000 and stock of £20,000 (including wines and spirits)

WHERE TO BUY

You can buy our new Restaurants & Hotels product on RSA Online (rsaonline.rsagroup.com) and Acturis.

WHY RSA FOR SME?

1. NEW, REFRESHED, EASY-TO-TRADE SME PRODUCTS

Our new and refreshed SME products are price-competitive, with increased levels of eligibility – creating more opportunities for business. Our simple products offer modular covers for even greater flexibility.

2. ATTENTIVE SERVICE AND RESPONSIVE TURNAROUND TIMES

We've improved response times for new business and MTAs. We've also improved our renewals processes with regular e-bulletins and an online dashboard on RSA Online, where you can access Live Chat to make e-trading with us faster, easier and more efficient.

3. STRONG REPUTATION FOR FAIR CLAIMS

As a market-leading SME claims provider we will deliver an effective and efficient claims service encompassing speed of action, technical excellence and payment in accordance with the policy. Your SME customers benefit in particular from the following RSA Claims:

- “Express 5” Commitment: On receipt of a full presentation* of any property claim under £2,500 we will express process your claim within 24 hours, or the same day if received before 12.00. Cheques are issued within 24 hours and if further information is required we will call you to ensure your claim can still be expressed the same day.
- Bespoke Supply Chain - exclusive access to a large network of vetted suppliers who provide a range of property services at specially negotiated rates.
- Unique In-house Loss Adjusting Services to investigate all types of material damage and business interruption claims enabling swifter on-site settlement and with no fees for in-house cases.

We recognise communication is key to a successful partnership and work to agreed service levels to ensure we respond effectively at key points of the claim.

* Presentation to include full details under key 5 areas: Policy number and schedule, Loss details, Estimate for repair or replacement, Settlement method and Payee details.

4. FINANCIAL STRENGTH AND HERITAGE

We're the UK's largest commercial insurer, with a heritage stretching back over 300 years. Our solid credit ratings, A-* from Standard & Poor's and A2 Stable by Moody's, show we've achieved sustainable, profitable performance in a competitive and challenging market.

5. A COMPREHENSIVE RANGE OF ONLINE PRODUCTS

As well as our range of SME products, including Mini Fleet, Offices, Properties, Shops, Small Business Combined and Tradespeople and Homeworkers, we also have several specialist products on RSA Online. These include Professional Indemnity, eComputers, and our Marine products: Haulage eSolutions, Transit eSolutions and Cargo eSolutions.

6. ACCESS TO SME E-TRADING EXPERTS

Our SME e-trading experts provide support in person or by phone, including system demos, coaching, and product and market expertise. If you need help e-trading any of our products, speak to your local e-trader to arrange a call or visit.

OUR NEW AND REFRESHED SME PRODUCTS ARE PRICE-COMPETITIVE WITH INCREASED LEVELS OF ELIGIBILITY - CREATING MORE OPPORTUNITIES FOR BUSINESS

YOUR QUESTIONS ANSWERED

Here are the answers to our most frequently asked questions about Restaurants & Hotels:

Q HOW MANY LOCATIONS CAN BE INSURED UNDER THE SAME POLICY?

A A maximum of four locations may be insured on one policy.

Q WHAT IS THE MAXIMUM SUM INSURED PER PREMISES?

A £3.5m sum insured per premises.

Q CAN RESTAURANTS BE EXTENDED TO PICK UP TAKEAWAY DELIVERIES?

A Yes – providing that your client's main activity is a restaurant and the revenue derived from takeaways does not exceed 50%.



rsabroker.com/sme

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