

## RESTAURANT INSURANCE

From the kitchen to the dining table, the challenges of running a Food & Beverage business are unique and so are the risks. In the commotion of a busy kitchen and restaurant environment, potential for something to go wrong is great, from kitchen fires, to food poisoning and everything in between. When life serves up the unexpected, your clients require insurance that can address their specialised needs and protect the business, staff and customers.

#### **Our Focus**

We are targeting all experienced restaurant and café operators including:

- · Licenced Restaurants including Fining Dining
- Steak Houses
- · Seafood Restaurants
- · Mediterranean Restaurants
- Modern Australian Restaurants
- Asian Restaurants
- · Cafes, including those with deep frying

#### **Features and Benefits include:**

- · Can cater for operators with multiple situations on the one policy
- Machinery Breakdown Cover where assets do not exceed \$1million
- Underwriters with specific knowledge on cafes/restaurants
- · Local Claims Handling Specialists

#### Our commitment to you:

- · Direct Access to our speciality underwriters
- Guaranteed quotation response within 24 hours with use of our ONLINE quote facility
- A statement of fact document provided for each application so you have a full record of what you told us
- · Variable commission levels with 15% commission as standard

**Excluded Risks:** • Timber Construction. • A Pub, Hotel, Tavern, Wine Bar, Nightclub, Disco, being primarily a bar or drinking establishment or live entertainment, bands, dance floor, theatre, karaoke. • Risks with licensing hours after 1am. • A Takeaway that predominantly operates as a Charcoal Chicken, Fish and Chip or Kebab Shop. • All other Charcoal Cooking.

CONTACT US FOR A QUOTE

Call: 1300 556 826 Email: distribution@breezeuw.com.au

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## **ABOUT BREEZE UNDERWRITING**

Breeze Underwriting is a general insurance underwriting agency and is recognised as a leader in providing specialist products for the Australian market.

We use our global networks to develop niche insurance products that are delivered across Australia via our exclusive broker network. Breeze Underwriting places business with leading Australian Insurers and with Lloyds of London. We are a member of the Underwriting Agencies Council, NIBA and network brokers of Steadfast Group.



## Restaurant Insurance

Specialist insurance packages for upmarket restaurants including Fine Dining, Modern Australian, European Cuisine & Steakhouses.



# Accommodation Insurance

Australia's leading provider of short-term Accommodation Insurance, from Airbnb and Stayz through to motels and B&Bs.



## Hire & Rental Insurance

Our Hire & Rental insurance package provides your clients with competitive pricing, broad covers and endorsements specific to the industry.



## Hard to Place Risks

Through our extensive networks and experience, we can provide solutions for the more difficult placements across a range of insurance classes.



## Strata Insurance

We have developed an industryleading comprehensive range of cover for residential buildings under a strata, body corporate or community title.



## Landlords Insurance

Our landlords insurance is comprehensively designed to provide exceptional building and contents cover for stand-alone residential buildings, units and townhouses.



## Professional Risks Insurance

We have relationships with a range of local and international markets that enable us to place complex Professional Indemnity risks.



# Film & TV Insurance

Targeting risks for individuals and companies across the industry, we provide cover for small independent productions through to studio-financed blockbusters.

### Specialist Expertise

Our executive team has over 70 years of combined underwriting experience. Each of our leaders contributes specific skills sets including the underwriting of various risk classes, risk management, coverage's, claims, accounting & technology.

#### **Strategic Partnerships**

We are a strategic partner and member of Steadfast, NIBA and the Underwriting Agencies Council (UAC). These partnerships provides us with important visibility and profile to market our products.

#### **Our Commitment to You**

- Competitive commission structure
- Industry-leading claims service and assistance
- · First class customer service
- Access to our experienced underwriters
- Ease of use and simple documentation.

### **Online Applications**

We have developed a range of online application forms and quoting tools to provide quicker response times to your enquiries. But we're still focused on providing personalised support for your client's specific risk requirements.