

Leisure insurance

Open for Business

Specialist insurance for the leisure sector from hotels to fine-dining restaurants, arts & visitor entertainment to country clubs with gyms and exhibition centres.



What does our Leisure insurance cover?

The focus of this product is on accommodation, tourism, arts, entertainment and food service categories within the UK leisure industry. These are customer groups where we see our specialist expertise and our proposition adding value to your clients.

Typically, our appetite includes:

- High quality hotels
- Serviced apartments and luxury holiday lets
- Fine dining restaurants
- Independent gastropubs
- Spa resorts and retreats
- Theatres, cinemas and concert halls
- Museums and galleries
- Visitor centres and other visitor attractions
- Private members clubs, country clubs with gyms
- Exhibition centres.



Product benefits include

- Loss of licence including wedding and premises
- Equipment breakdown as standard
- Reputational risks cover
- Cover extensions including deterioration of refrigerated stock, seasonal stock increase and loss of attraction
- Optional Tronc cover
- Liability covers including Hirers' liability and Directors' and Officers' liability
- We have capacity to write large leisure risks within our areas of risk appetite.

Normally outside of appetite

- Large chains
- Guest houses and Bed & Breakfast
- Homestays brokered by a large third party or budget holiday parks
- Fast food, takeaways and cafes, pubs and bars
- Night clubs and casinos
- Theme parks and zoos
- Modern methods of construction
- Open spaces and beaches.

For broker use only

How does Ecclesiastical help to protect leisure businesses?

- **Property** – “all risks” cover (unless specifically excluded), comprehensive building valuations at no extra cost¹ with Condition of Average waiver if valuation accepted.
- **Operational risks** – **Risk Advice Line**, free **loss-prevention guidance** and templates, plus access to our **Preferred Supplier Network**.
- **Strategic risks** - **Enterprise Risk Management** support including practical tools and templates, webinars and bespoke consultancy.¹
- **Valuable assets** - **Fine Art**, collections and antiques insurance and access to in-house experts.
- **Support when you need it** – direct access to an expert claims handler and quick decisions, plus Public Relations Crisis & Media Assistance Helplines.



Award-winning service you can trust

Over the years we’ve earned the reputation of being one of the most trusted insurers by brokers² for our ability to cover specialist and complex risks. This was recognised at the 2023 British Insurance Awards where we were awarded Specialist Insurer of the year.³ Our claims team has been awarded for service excellence⁴ and our award-winning risk team⁷ includes very useful building valuations and Enterprise Risk Management services. By working with us, you’re benefitting from decades of experience and expertise.



Why choose Ecclesiastical?

Specialist Insurance Company of the year³



Award-winning claims team⁴

Top quartile



for claims service quality and awarded a Service Quality Marque⁵



95%

intermediated customer claims satisfaction⁶

100%



clients satisfied that we treated them fairly⁶



Risk Management Specialist Company of the Year⁷

99%



customer satisfaction with risk management⁸

We’re a commercial business with a charitable purpose. We’re the

3rd



largest corporate donor⁹

¹ Subject to underwriting criteria. ² Voted best insurer for charity, education, commercial heritage and faith for 16 years - Ecclesiastical Annual Broker Tracking Survey 2008-2023. ³ British Insurance Awards 2023. ⁴ Claims product solution of the year - Insurance Times Claims Excellence Awards 2023. ⁵ The Gracechurch UK Claims Monitor 2024. ⁶ Ecclesiastical claims satisfaction survey 2023: 204 intermediated clients who have had their claims settled. ⁷ CIR Risk Management Awards 2022. ⁸ Customer opinion results 2023 - responses from 118 customers. ⁹ DSC - The Guide to UK Company Giving 2023-24 for Benefact Group.

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