



AXIS INSURANCE MANAGERS INC.

"Quality Insurance for Quality Clients"

1108 W. 8th Avenue | Vancouver, BC | V6H 3Z5

t. 604.731.5328 | f. 604.731.3137



HOSPITALITY AND ENTERTAINMENT INSURANCE

PROTECTING YOUR INTERESTS WHILE YOU'RE LOOKING AFTER YOUR GUESTS

The hospitality industry is extremely varied – from small boutique hotels to large chains, nightclubs, bars, cabarets and restaurants. Although every type of hospitality business is different, they all need specialised and tailored coverage to mitigate the risks they face – which include liquor liability, property, crime, automobile and guest liability to name but a few. Just because a hotel or restaurant is small or high end, doesn't mean it won't have fewer risks to deal with. Entertainment and hospitality businesses thrive because of their hard-fought reputations and how you and your insurance company respond when something goes wrong could be the difference between success and failure.

There are many reasons why things might go wrong. What if there was an outbreak of food poisoning at your restaurant? Or someone was injured in the spa facilities of your hotel? And what about interruption to your business through something disastrous like an earthquake or bug infestation? Axis Insurance Managers Inc. has many clients in the hospitality industry and our dedicated and experienced team understand the risks you face. Because we know the challenges you overcome every day, we are able to put together tailored insurance coverage that meets your needs exactly.

There is no single hospitality insurance package. You'll always need a combination of policies to cover the specific combination of risks your business faces. Axis Insurance has worked hard with specialist underwriters to create coverage which is tailored to the hospitality industry and we understand that a "one-size-fits-all" approach won't work. For example, we have created custom-made insurance coverage for Fishing Lodges. You can click here to read more.

Insurance can be a complicated business – especially in the leisure and hospitality sector. Whatever your company does, Axis Insurance Managers will work with you to ensure you're covered.



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Benefits of Hospitality and Entertainment Insurance coverage from Axis Insurance Managers Inc. include:

- We are able to negotiate property insurance coverage with large limits – giving you peace of mind that you're completely covered
- Our By-Laws coverage includes the increased cost of construction, debris removal and the value of the undamaged portion of the building if it has to be removed following a claim
- We can provide insurance for US and foreign locations
- Our relationships with insurers means we can tailor how an earthquake deductible works, as well as negotiate favorable reinstatement conditions – which can have a significant impact on coverage and costs
- The usual indemnity period for Business Interruption Insurance is 12 months. However, following careful analysis we can alter the period to make sure it is long enough for your business - especially in the event of an earthquake
- We can create a custom Boiler and Machinery Insurance package to protect your business if your equipment breaks down
- Axis Insurance can also write Non-Damage Business Interruption insurance policies. For example, to cover the consequences of losses resulting from bed bug infestations or a loss when there is no damage to the actual property
- We can also insure against reputational harm for losses from issues such as food-borne illnesses etc.
- We can tailor our General Liability policies to the hospitality industry such as including coverage for forcible ejection and liquor liability
- We are able to create Crime Insurance policies with large limits and broad wordings at very competitive prices
- Our portfolio of clients in your industry means we already have excellent relationships with key underwriters and can negotiate strongly on your behalf

As with every insurance policy there are different options, policy wordings, enhancements or amendments available. Your Axis insurance manager will be able to help create a tailor-made policy to suit your exact requirements.

To find out more about Hospitality and Entertainment Insurance, or to discuss your existing insurance policies, please give one of Axis Insurance's professional and experienced team members a call at 604.731.5328 or email: info@axisinsurance.ca. We would also be pleased to outline the benefits of Hospitality Insurance with your management team or board members. If you would like to schedule a meeting or request an application form, please call Don McCusker directly at 604.708.6246.