

Suits: SMEs

Our Hotels product is designed for small hotels and inns with up to six rooms. Our Restaurants product is designed for small/medium sized restaurants with a capacity of up to 300 seats. Our Pubs product is designed for public houses and wine bars. The maximum number of premises that can be catered for under each product is four.

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

- A competitive package of covers, with generous and flexible limits
- 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

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 - option to extend to £10,000
- £1,000 cover for damage to frozen and chilled food - option to extend to £10,000 per unit
- Public/products liability £2m limit of indemnity - option to reduce or increase
- Money package defaults to £1000
- Loss of liquor licence - £100,000 as standard with potential to increase as required
- Business interruption – £500,000 gross revenue

Add a range of optional covers to suit your customers' 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)

SWEET SPOTS

Examples of where we have a particularly strong appetite, are actively targeting, and have been found to be at our most competitive.

- Restaurants up to 300 seats
- Cafés
- Tea rooms
- Bed and breakfast hotels
- Contents circa £150,000 & stock circa £200,000
- Small unlicensed hotels up to 6 rooms

POSITIVE RISK FEATURES

Factors we will take into account to make our sweet spots even more competitive.

- Negligible or low flood risk
- Low claims frequency
- Good alarm & physical security
- Standard construction
- Length of time in business

SHOWSTOPPERS

Risks we would never write, or write only rarely forming a small part of a wider portfolio.

- Hotels with more than 6 rooms
- More than 4 premises
- Exposures greater than £3,500,000
- Turnover greater than £2,000,000

DID YOU KNOW

Our Pubs, Restaurants and Hotels product gives you the ability to flex your rate of commission on rsaonline and Acturis from 0 to 35%

CONTACTS

SME Etrade Team (RSA Online)

0345 071 6040

sme.extranet@uk.rsagroup.com

CLAIMS INFORMATION

'Express 5' Commitment for property claims below £2,500

- Claims processed within 24 hours
- Claims processed 'same day' if received before midday
- Cheques issued within 24 hours

Unique in-house Loss Adjusting service

Exclusive access to a network of carefully selected suppliers offering property services at specially negotiated rates

Property Claims:

0345 071 6040

propertyclaims.manchester@uk.rsagroup.com

Liability Claims:

0141 285 8057

liabilityclaims.glasgow@uk.rsagroup.com

FINANCIAL STABILITY AND SECURITY

With a heritage stretching back 300 years, RSA is one of the world's leading multinational quoted insurance groups. We provide insurance and risk management in more than 150 territories and have major operations in Europe, Asia, Canada, the Middle East and Latin America. Focusing on General Insurance, we have around 23,000 employees worldwide.

Agency	Financial Strength	Effective Date	Outlook
Standard & Poor's	A	28 Feb 2014	Stable

Moody's

A2

28 Feb 2014

Negative

Royal & Sun Alliance Insurance plc (No. 93792).
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