



Pub, Restaurant and Hotel cover enhancements

Retirement
Investments
Insurance
Health



We have made some significant enhancements to your Pub, Restaurant and Hotel product which provide an extra layer of protection over and above the amount you feel your business needs – at no extra cost

Underinsurance occurs when you have not set your sums insured, cover limits and indemnity periods at the right amount to cover your needs.

We completely understand that getting the right level of cover can be complicated which is why we have made these valuable improvements to your cover.

At Aviva we are proud of providing clear, fair and comprehensive products which provide valuable protection and, above all, give you that peace of mind that we are here to support you should the worst happen.

Choosing the Right Level of Cover

Choosing the right level of cover will safeguard your business and avoid placing your business in a dangerous financial position. To ensure your business is fully protected, when setting your sums insured and cover limits you should consider the following

- the full cost to replace all your contents, guests effects, stock, tenants improvements or rebuilding your property
- provide cover for a realistic period of time to give you time to rebuild the income your business generates
- ensure you have adequate protection should someone be negligently injured

If you want to know more about underinsurance
[click here](#) to take a look at our handy guide:

Enhancements to Your Policy

Property Damage

1. Automatic increases to your contents sums insured and additional flexibility in how we settle your claims

- a. we will provide a free “top-up” to the sums insured you select for contents, guests effects, stock & tenants improvements and
- b. we will add together these individual sums insured to create one overall total sum insured.
- c. we will also not apply any proportionate reduction in claims arising from the condition of average within your policy

This means that in the event of a claim for one, or any combination of these items, we will pay up to the combined total sum insured for these contents, guests effects, stock and tenants improvements items shown in your schedule and not just the sum insured declared specifically for these individual items. In addition we will also increase this combined total sum insured by 20% or up to £25,000 whichever is higher. By removing the condition of average we will no longer reduce any claim if the sums insured you have selected are inadequate, although the most we will pay for any claim will be £25,000 or the combined sum insured increased by 20%.

2. Automatic increases to your buildings sums insured and additional flexibility in how we settle your claims

- a. we will provide a free “top-up” to the sums insured you select for buildings and
- b. we will also remove the condition of average

This means that in the event of a claim for buildings we will increase the sum insured shown in your schedule by an additional 20%. By removing the condition of average we will no longer reduce any claim if the sums insured you select are inadequate, although the most we will pay is still an additional 20% on top of the buildings sum insured shown in your schedule.

3. We have enhanced and simplified the Limits within your policy to provide more cover and fewer restrictions

The following table shows how your current property covers have been enhanced by removing restrictions in the amount of protection we provide under your contents cover

Title	Current Limit	New Limit
All other contents		
• Documents, manuscripts, business books, computer system records, patterns, moulds, plans and designs	£10,000 any one loss	All these restrictions have been removed and you will now enjoy cover up to the full sum insured you have selected under your contents cover.
• Employees pedal cycles and personal belongings	£1,000 any one person's property	
• Visitors' personal belongings	£1,000 any one person's property	
• Paintings, curios or other works of art	£5,000 any one item	
• Wines, spirits, cigarettes and tobacco	£500 any one loss	
• Trade samples and goods in trust	£1,000 any one loss	
• Business Cover Away from The Premises	15% of sum insured or £2500 any one item	
• Property in Transit - Stock at exhibitions	£5000 any one exhibition	

The following table shows how your current property covers have been enhanced by increasing these additional covers we provide under your contents cover

Title	Current Limit	New Limit
• Property in Transit (PIT)	aggregate of £5,000 all losses in respect of any one occurrence for debris removal, sheets, ropes, personal belongings & tools	£5,000 any one claim
PIT – Debris Removal	£2,500 any one occurrence	
PIT – Sheets, ropes, toggles, packing materials	£2,500 any one occurrence	
PIT – Personal Belongings	£250 any one occurrence	
PIT – Damage to Tools	£250 any one occurrence and £1000 all occurrences in any one period of insurance	
• Changing Locks	£1,000 any one loss	Increased to £50,000 any one claim
• Loss of Metered Water	£10,000 any one occurrence	
• Fire Brigade Damage to Gardens	£1,000 any one occurrence	
• Lamps, Signs and Nameplates	£500 any one item	
• Trace and Access	£10,000 any one Period of Insurance	
• Temporary Removal	15% of Sum Insured	

Business Interruption

Understanding how long it will take to build your business back up after a loss can be complicated by a range of factors outside your control eg planning applications, or customers finding alternate trading partners. Changes in business trends can also mean you are left without the protection you need so we are increasing your cover to a minimum of £1,000,000 with a 36 month indemnity period at no extra charge.

This means that in the event of a claim for loss of income your cover may provide extra time within which you can rebuild your business. This will also provide some additional protection in the event that the income you asked us to base your cover on was not sufficient to cater for things such as an unexpected positive trend in your business income during the year.

1. **Loss of income** – automatic increases to your sum insured and indemnity period

We are increasing the loss of income sum insured to £1,000,000 and the indemnity period to 36 months at no extra cost to you.

2. **Loss of income** – we are also adding an extra cover for 'additional increased cost of working' with a limit of £50,000 to your policy

This means we will provide 'additional increased cost of working' cover with a limit of £50,000 as standard. This wider cover enables you to incur reasonable extra expenses which are needed to maintain your business in the medium to long term, but which may not necessarily contribute to an overall reduction in the cost of your claim. This cover is designed to increase the flexibility of how we help your business recover from a loss.

3. We have enhanced or simplified the limits

within the business interruption part of your policy
for the following additional covers

We have made a number of changes to the clauses under
the business interruption section – details below:

Title	Current Limit	New Limit
• Employee Lottery Win	£50,000 any one period of insurance	£50,000 any one claim
• Disease, Infestation and Defective Sanitation	£25,000 for all losses during the period of insurance	
• Suppliers	£25,000 any one occurrence	
• Telecommunications	£100 for each day any one failure and a total of £2,500 all failures any one period of insurance	
• Transit	£5,000 any one occurrence	

Public and Products Liability

When someone is seriously injured and the courts award damages, these damages can be significant so we are increasing your cover to provide a minimum limit of indemnity of £5,000,000.

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