

# Value for money without compromising on cover

Along with trying to obtain the best price, we will also look to deliver comprehensive cover to protect your hotel.

## Features of Hotel Protect include:

**Rate Guarantee** - The Hotel Protect rate guarantee helps to stabilise the future cost of your premium, allowing you to control your budget, giving you improved cash flow to help protect the security of your business.

**Legal Expenses** - Because litigation can be expensive, Hotel Protect automatically includes Legal Expenses cover to protect you against a range of specified legal situations, including employment tribunals.

**Public Utilities** - The telephone and the internet are the lifeline of the modern hotel and should anything happen to the connection or service and they fail it could seriously impact your business. Our policy includes cover for loss of your revenue caused by accidental failure of public utilities (gas, water and telecommunications) supply at your premises.

**Other features include** - Deterioration of stock, licence protection cover and property in the open.

For a better night's sleep contact us on:

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## For a better nights sleep



# Don't lose sleep over increasing insurance premiums...

Opting for the right insurance cover is vital in helping you look after your guests and helps protect both you and your business in the event of an incident. Having a tailored solution rather than a standard 'off the shelf' product means that your policy can cover you for the areas that are specific to your business and your industry. Hotel Protect from R K Harrison Insurance Services has been designed exclusively for the Hotel Industry, offering value for money without compromising on cover.

Hotel Protect is a comprehensive commercial insurance solution designed to protect your assets, liabilities, employees and potential legal costs should the unexpected happen.

## Protect your premium

We know that running a hotel today can be difficult, with an unpredictable economic climate, fluctuating energy prices and increasing taxes, it's important to be able to accurately budget for your future renewal premiums. To help protect you against unexpected future increases in your insurance costs Hotel Protect includes a two year rate guarantee for most customers.

This rate guarantee helps to stabilise the future cost of your premium, allowing you to control your budget, giving you improved cash flow to help protect the security of your business.

## Protect your reputation

Reputation and brand are the most valuable assets for many Hotels, so if an incident isn't handled quickly and efficiently, and news of this travels, it could potentially damage your reputation and ultimately affect profitability.

A key part of our service is ensuring that any claims you make are dealt with by experienced individuals who have an understanding of your situation and who will help ensure that the impact to your business is minimised. You have the security of knowing that you will have access to a team of professionals who will be there to advise and support you if required, allowing you to spend your time where it is needed the most – keeping your hotel running smoothly and keeping your guests happy.

## Protect against legal costs

Because litigation can be expensive, Hotel Protect automatically includes Legal Expenses cover to protect you against a range of specified legal situations, including employment tribunals.

Hotel Protect gives you free access to a 24 hour Legal Advice Helpline for any legal or employment issues you may need assistance with. Comprehensive online business support also comes as standard, providing you with valuable tools and services that will help your business, including access to legal paperwork and employment contracts.

This not only means that you could save money on solicitors or consultancy fees but also means that you could avoid the expense and possibly damaging publicity of a legal dispute.

