

Hoteliers Comprehensive Insurance Policy

The hotel industry is diverse. Hotels can have just a few rooms or they can have hundreds. Accordingly, hotel insurance policies are usually composite, consisting of several core covers and a variety of industry-specific and optional covers.

Scope

- Buildings insures property such as the hotel, annexes, small outside buildings, walls, gates and fences, and pays rebuilding expenses.
- Contents covers items within hotels such as furniture, furnishings, equipment, stock and machinery in the event of loss or damage.
- Employee protection pays expenses associated with your employees' death, loss of limb(s), loss of sight, temporary total disablement, and clothing
- Business interruption recoups any loss of business income due to damage covered under your contents or buildings cover.
- Business liability contains employers' liability (required if you have employees), public liability (insures against liability for third-party injury or damage), products liability (covers costs associated with injury due to faulty products your hotel distributes, such as shampoo) and guests' property liability (including motor vehicles in hotel garages or car parks which are securely locked overnight).
- Legal expenses helps pay the costs associated with defending or pursuing certain legal actions such as contract disputes, employment disputes or criminal prosecution defence.

Coverage

This policy is issued to hotel owners to secure their interests, leaving them free to attend to the needs of their guests.

- Fire and allied perils
- Burglary cover for valuables, stock-in-trade, linen, and other contents (including valuables belonging to a guest kept under care and custody of the Hotel).
- Public Liability in respect of premises for bodily injury or damage to property of guests and other visitors.
- Cover can be extended to include liabilities arising from:
 - Passenger lifts and elevators
 - Food / Drink poisoning
 - Legal Liability due to Fire and Explosion.
 - Plate Glass Cover (against accidental damage)
- Cover for money :
 - On premises and in a locked safe
 - In transit to and from the Bank.
- Cover for money could also be extended to include Strike, Riot, Terrorism, Hold-up, and Infidelity of employees

Optional Covers

Core covers may be supplemented with substantial optional covers to accommodate the various members of the hotel industry. Many of these optional covers are specific to the industry. This list is only a small sampling of the available optional covers:

- Cost of obtaining alternative accommodation for guests
- Guests' and customers' personal effects and valuables
- Full theft
- Loss of attraction
- Environmental liability
- Notifiable disease cover
- Subsidence
- Computer breakdown
- Equipment breakdown
- Employee theft
- Contractors' all risks
- Terrorism

Exclusions

Despite the inclusive nature of hotel insurance policies, there are still exclusions that insurers will generally not cover due to a variety of reasons, including excessive risk. The following are typically excluded from hotel policies:

- Stock shortages
- Computer or data processing equipment operator error
- Computer virus or hacking
- Terrorism (some cover available as an optional extra)
- Theft of goods while in transit unless the vehicle is securely locked
- Theft by the insured or resident manager (or member of their family)

Note: Policy details given are indicative, not exhaustive. Please contact your nearest Gulf Union office for further details



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