

SPECIALIST INSURANCE FOR **THE LICENSED TRADE SECTOR**

FROM AN INSURANCE PROVIDER WHO UNDERSTANDS THE CHALLENGES YOU FACE



TOWERGATE LICENSED TRADE INSURANCE

What we provide

Even for the most well-prepared business owner, accidents happen. Which is why, with Towergate's licensed trade insurance, we will help you to get your business back up and running as quickly as possible, in the event that problems occur. We can help minimise the effects of those unforeseen circumstances that could dramatically affect your day-to-day income and importantly, your reputation.

We think you should be able to tailor your policy according to your needs. Flexible cover, placed with established and experienced insurers, is what we provide.

We believe our licensed trade insurance products offer some of the widest cover available in the market. Very few brokers are able to offer this combination of protection, reducing potential gaps in cover. As a single package policy, you only take the cover you need. For example, if you run a busy pub or restaurant, it is vital that care is taken to protect you from any consequential loss of profit, should you suffer a loss. We will take the time to understand the risks you face to ensure that, in the event of a claim, you are properly protected, and your business operation can return to normal as soon as possible. If your pub or restaurant is base in a heritage property or is part of a larger business operation (for example offering accommodation and/or events), we have experts with specialist knowledge who can assist you to arrange bespoke cover.

You choose the cover you need for the specialist risks that can affect your business and venue.

Who is it suitable for?

We work with expert licensed trade insurance underwriters. Therefore, cover is designed for a wide range of different venues, including:

- Pubs
- Pub Groups
- Bars/Wine Bars
- Hotels
- Restaurants
- Gentleman's Clubs
- Night Clubs / Late Night Venues
- Sports / Social Clubs

Key Features

- **Business Interruption**
- **Buildings & Contents**
- **Stock**
- **Entertainment & Events Cover**
- **Loss of Licence**

Our licensed trade insurance cover is designed to meet your needs. This can include full theft cover upon request – so we don't automatically require evidence of force and violence when it comes to a claim.

Naturally, the exact details of cover will depend on the policy we believe is best suited to your business needs, but typical features of a buildings, contents and business interruption cover might include:

- Cover for buildings and contents
- Cover for beers wines and spirits
- Cover for tobacco products
- General Stock
- Business interruption – cover including losses suffered caused by:

- denial of access to premises
- bomb threat in the vicinity of premises
- damage to other properties in the vicinity of venue which prevents access to your premises
- damage at the premises of one of your suppliers or customers
- failure of public utilities
- Refrigerated stock – cover for spoiled goods caused by a sudden failure of a refrigeration unit
- Compensation cover if employees are assaulted during a robbery inside or outside of the venue
- Loss of license cover
- Fraud and dishonesty of employees
- Theft not by forcible or violent entry
- Money
- Money in safe
- Money in transit
- Money in bank

Towergate public, products and employers' liability extensions, written by established insurers, include:

- Limits of up to £10,000,000 available
- Employees includes subcontractors working under your control, apprentices and those on an internship
- Cover for claims for injury to your employees during the course of employment or third-party injury/property damage as a result of your business activities.
- Public liability extends to the overseas personal liability of directors and employees

You can also add to your package of cover a selection of the following:

- Loss of license – protect your income if the authorities suspend or revoke a license you need to trade
- Cancellation and abandonment of events – to protect your financial investment in events you hold
- Legal expenses – cover against the risk of making or defending a legal action
- Personal accident and illness
- Crisis containment – protect your reputation when trouble strikes
- Cyber - Internet and email and hacker damage for your online exposures.

Risk Management

Inn Compliance

Is a cost effective, clear and concise solution to the ever increasing problem of regulation in the licensing industry.

It is easy to understand and provides help and guidance to landlords and licensees, creating a permanent record of activity that is auditable and regularly updated.

INN-Compliance allows licensees to:-

Spend more time managing their core activities.

Spend less money on consulting fees

Have more piece of mind

Operate the business legally and manage more effectively.

In order to obtain a quotation and receive your 10% discount call 01493 845 305 quoting Love Your Pub



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LOVE[®]
YOUR PUB
— GROUP —





TOWERGATE CYBER & CRIME INSURANCE

Cyber & Crime Insurance

With cyber-crime attacks becoming ever more widespread and sophisticated, you need to be sure you've got the right protection. Especially since the arrival of the GDPR. What support does your insurance provide if you suffer a data breach? Have you got cover for reinstating data? If you're subject to a regulatory investigation, are your costs covered?

Quickly discover the level of protection you need by taking our simple 3-minute cyber risk assessment test [link to <https://towergateinsurancebrokerscyber.co.uk/towergate/>]

GDPR and Cyber Security: are you ready?

GDPR came into effect on 25 May 2018 and impacts every business. The enforcement of the General Data Protection Regulation (GDPR) means that your business can be fined up to €20m or 4% of your turnover (whichever is the greater) for breaches of your customers' data. One of the legislation's key requirements is that the confidential data you hold on your customers or suppliers must be processed in a manner ensuring an appropriate level of security.

Is yours? See what you should do about cyber and data security and GDPR. [link to <https://www.towergate.com/additional-services/cyber-risk-assessment#do>]

Specialist Cyber Crime and Fraud Insurance

With the Cyber Crime and Fraud Insurance that's right for your business, you can rest assured that your protection includes:

- Data recovery support in the event of a breach
- Extortion cover if a hacker tries to hold you to ransom
- Business interruption cover to keep you going after a cyber attack
- Payment of costs associated with regulatory investigations
- Cover for claims for damages against your business

Key Facts about Cyber

Ransomware is number 1 cyber issue

Social Engineering is a major issue – theft of funds, fake CEO fraud, etc.

Between two thirds and three quarters of all cyber losses have an element of human error

Cybercrime is 50% of all crime in the UK – there is no "emergency" or state service – police do not have the funds, resource or expertise

Breach response is crucial – how would you respond?

96% of claims are first party (own loss) as opposed to third party liability

"You are not targeted because you are valuable, you are targeted because you are vulnerable"





CYBER & CRIME INSURANCE



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[CLICK HERE](#)

QUICKLY DISCOVER THE LEVEL OF PROTECTION YOU NEED BY TAKING OUR SIMPLE 3-MINUTE CYBER RISK ASSESSMENT TEST.

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[CLICK HERE](#)

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[CLICK HERE](#)

TO UNDERSTAND THE PROTECTION PROVIDED BY OUR CYBER CRIME AND FRAUD INSURANCE, DOWNLOAD OUR BROCHURE IN THE DOCUMENTS SECTION OR GET A QUOTE.

**RANSOMWARE
#1 CYBER ISSUE**

**SOCIAL
ENGINEERING**
A MAJOR ISSUE
– THEFT OF FUNDS,
FAKE CEO FRAUD ETC.

**BETWEEN TWO
THIRDS AND THREE
QUARTERS**
OF ALL CYBER LOSSES
HAVE AN ELEMENT OF
HUMAN ERROR

**CYBERCRIME
IS 50% OF ALL
CRIME IN THE UK**
– THERE IS NO
'EMERGENCY' OR STATE
SERVICE – POLICE DO
NOT HAVE FUNDS,
RESOURCE OR EXPERTISE

**BREACH
RESPONSE
CRUCIAL**
– HOW WOULD
YOU RESPOND?

96% CLAIMS
ARE FIRST PARTY (OWN
LOSS) AS OPPOSED TO
THIRD PARTY LIABILITY

**"YOU ARE NOT
TARGETED BECAUSE
YOU ARE VALUABLE,
YOU ARE TARGETED
BECAUSE YOU ARE
VULNERABLE"**

70% OF UK BUSINESSES
ARE AWARE THAT THAT
CYBER EXPOSURES
ARE A RISK, YET ONLY
**10% OF UK
BUSINESSES**
CURRENTLY PURCHASE
CYBER INSURANCE.*

THAT AVERAGE LOSSES
FROM CYBER BREACHES
ALSO SOARED FROM
£179,000 TO £289,000,
**AN INCREASE
OF 61%****

* www.abi.org.uk/news/news-articles/2019/08/cyber-insurance-payout-rates-at-99-but-uptake-still-far-too-low/

** www.bbc.co.uk/news/business-48017943

LET'S TALK ABOUT CYBER CRIME AND FRAUD INSURANCE

For more information, to discuss your particular cyber and data security requirements or to get a quote, simply contact Towergate on:

0330 678 1221 or **CLICK HERE TO GET A QUOTE** Lines are open Monday to Friday: Between 9am and 5pm



MINIBUS INSURANCE

PROTECTING YOU AND YOUR MINIBUS AGAINST THE UNIQUE RISKS THAT YOU FACE

Minibus Insurance

Whether you're starting out in business or you're an established operator with a fleet of minibuses, you can be confident that in choosing Towergate, the 2019 winners of the UK Commercial Broker of the year - The British Insurance Awards, you will have one of the UK's leading commercial vehicle insurance provider's right behind you.

The wealth of transferable expertise we have built up over the last thirty years transcends our approach to everything we do in the minibus sector and the quality and flexibility of our offer.

Our access to the leading markets means that we're usually able to help where others might find it difficult. Most importantly it ensures that, in the event of the unforeseen, things can get quickly back on track.

Towergate works with operators of minibuses so understand what you need our clients are varied, providing minibus cover for; schools, nurseries, church groups, charities and sports clubs to name a few.

Why choose Towergate?

More than 30 years' experience in commercial vehicle insurance

Installments provided to help spread the cost

No claims bonus protection for when things go wrong

Insurance Awards - commercial insurance broker of 2019

Breakdown insurance

Uninsured loss recovery to cover your out of pocket costs

Single vehicle or fleet insurance quotes available

Please read through the following information which will provide you useful information on driving a minibus along with the cover program we're able to offer.

Naturally, the exact details of cover will depend on the policy we believe is best suited to your needs, but typical features of a minibus policy cover might include the below:

Comprehensive or TPFT insurance

Protected no claims bonus

24-hour claims service

Trailer cover

Public liability insurance

Breakdown cover

Cover for vehicles with between 9-17 forward facing seats

Vehicles up to 25 years old

Windscreen cover as standard on fully comprehensive

TPFT policies available

As a business, you can't be too careful about the insurance policy you take. Towergate provide insurance cover from a panel of insurance companies and Lloyds Syndicates that we regularly check to ensure the ongoing viability of being able to meet the claims that their policy holders incur.

We review our products annually to ensure we continue to provide the covers you need and are able to change our covers to meet with the changing DVSA requirements of driving a minibus and also the increased effect of working in a growingly litigious country by protecting your liabilities.

Comprehensive cover for all drivers

With comprehensive minibus insurance, you can claim from your insurer for accidents that are deemed to be your fault.

It also applies when fault can't be proven, for example if you return to your car after parking in a car park to find that someone has hit you and driven off.

Without comprehensive cover, you risk having to pay out for potentially expensive repairs yourself. A comprehensive policy gives you that added level of cover and importantly peace of mind that you won't have to pay for expensive repairs – just your compulsory and voluntary excess.

Protected no claims bonus

If 'Included', your no claims bonus will be maintained at protected ensuring you keep your no claims discount intact.

Legal Expenses & Replacement Vehicle

A replacement vehicle can be arranged for claims that are not your fault.

Legal Expenses & Accident Management

To ensure you get the help and advice you need. We recommend Motor Legal Expenses because the product will protect you against these potential costs.

Public Liability Cover

We can add this valuable cover to your policy with between £1million and £10 million available.

Like your passengers, you just want an easy ride. That's where Towergate comes in. Our minibus insurance cover is designed to be flexible to meet your demands.



MORE INSURANCE EXPERTISE, IN MORE PLACES

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Tel: **01493 845 305** Email: **licensed.trade@towergate.co.uk**

Web: **www.towergateinsurance.co.uk/pub-insurance**

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