

### Part 3: Additional Covers

If your business needs wider coverage, we offer a range of segment-specific comprehensive covers. Please select the additional covers you need. Kindly fill in the corresponding questionnaire to complete details about the relevant covers.

- |  |   |
|--|---|
| <input type="checkbox"/> Business interruption   | <input type="checkbox"/> Travel(baggage)        |
| <input type="checkbox"/> Electronic equipment    | <input type="checkbox"/> Machinery breakdown    |
| <input type="checkbox"/> Motor insurance         | <input type="checkbox"/> Refrigerated stock     |
| <input type="checkbox"/> Money                   | <input type="checkbox"/> Goods in transit(land) |
| <input type="checkbox"/> Group personal accident | <input type="checkbox"/> Fidelity guarantee     |

### Part 4: Previous Insurance Details

Has your company or employee had any previous loss, damage or injury?  
No  Yes  (Please specify in Part 5)

Have there been any accidents to your employees during the last 3 years?  
No  Yes  (Please specify)

Has any insurer declined your proposal, refused to renew your policy or cancelled your policy?  
No  Yes  (Please specify)

### Part 5: Prior Claims

Please provide details of any Claims in the past 3 years:

Date	Details of Claims	Amount (AED)

### Important Notice

#### NON DISCLOSURE OR MISREPRESENTATION.

You must tell us immediately if any of the information stated in your quotation is incorrect. Failure to do so may invalidate your policy.

Since no list of questions can be exhaustive, please consider carefully whether there is any other material information known to you, which could influence our acceptance and assessment of the risk.

You must retain a copy of this document.

### Declaration

Before signing the Declaration, check your answers carefully, particularly if this quotation was completed on your behalf. If you are not the applicant, you must have permission from the applicant to sign on their behalf.

I declare that to the best of my knowledge and belief, the answers given are true and all material information has been disclosed. I confirm the payment of the premium is made from my own source.

### Please sign the Declaration below:

Authorised signature \_\_\_\_\_

Company stamp \_\_\_\_\_

Name \_\_\_\_\_

Position \_\_\_\_\_

Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

This insurance will not commence until the insurers have indicated their acceptance of the proposal and a policy has been issued. The insurer reserves the right to decline any proposal.

To request a quote, send us a completed proposal form mentioning:

- Location and business details
- Specific covers needed
- Claims experience

The Hospitality Comprehensive Insurance offers different covers, depending on what your needs are. To arrange for insurance, talk to your broker or contact us on:

T: 04 - 3029800  
E: New.Business@ae.rsagroup.com  
W: www.rsagroup.ae

Royal & Sun Alliance Insurance (Middle East) Ltd EC registered UAE Federal Law dated April 1,1997 (Registration No 65).



## HOSPITALITY COMPREHENSIVE INSURANCE

Choose a plan that serves you best.

**12 months  
insurance for  
the cost of  
11 months!**



## Enjoy à la carte insurance options served on a platter.

As a hotel, restaurant or café owner, the only thing you should be focusing on is your customers and guests. That's why you need RSA's Hospitality Comprehensive insurance. We have made business insurance for those in the hospitality industry extremely simple and hassle-free. It gives you the freedom to choose cover options that suit you. So you pay for only what you need. And since we've been taking care of the region's insurance needs for 50 years, with a reputation for prompt and efficient handling of Claims, you can trust our insurance solutions to be just right for your business.

**10% off for claim free customers on renewal!**

Our product is best suited for hotels, cafés, restaurants, catering, bed and breakfast, snack bars, pizzerias, quick service restaurants and coffee shops. We can even offer you insurance that covers multi-premise risk.

- Tailored to suit you and your business
- Attractively priced
- Free extensions
- Easy administration
- Responsive and knowledgeable service

\*For a limited time only. Terms and conditions apply.



The Hospitality Comprehensive Insurance offers cover options like:

Cover Name	Cover Summary
Damage to building and office contents	Helps cover accidental loss and damage caused to your business property i.e. contents, furniture, fixtures, fittings, tenants improvement and stock.
Public liability	A person who operates a business has the potential to injure other people or damage the property of others. Public liability covers your legal liability arising from such situations.
Workmen's compensation	You and your company may be liable to pay compensation, including medical and repatriation expenses arising out of death or injury to your employees during and in the course of employment. Workmen's compensation is among the more popular covers availed by small businesses to protect themselves from this liability.
Interruption of your business	Many businesses fail to recover from major events like fire, as overheads (like wages and rent) continue even though the business may be unable to function. Business interruption covers loss of your business profits/loss of business income caused by accident which results in a reduction of turnover.
Damage to electronic and portable equipments	Covers loss or damage to electronic equipment breakdown following accidental loss. This could include equipments like laptops, computers, fax machines and photocopiers.
Motor insurance	Having your vehicles off the road can cause a lot of inconvenience and disruption to your business. We provide a range of motor policies to insure your fleet of business vehicles comprehensively at competitive prices.
Money	Insure your money/cheques held in your premises/safe and during transit.
Employee dishonesty	Protects you against fraudulent misappropriation of money/goods by employees that could cause unexpected and costly losses to your business.
Group personal accident	Helps cover accidental bodily injury to employees resulting in death or permanent total disablement.
Travel (baggage) insurance	Baggage can be easily damaged or lost during travel. Travel baggage insurance covers baggage including business and personal effects.
Machinery breakdown	Covers sudden and unforeseen accidental loss, damage or breakdown of machinery.
Deterioration of stock	Covers refrigerated stock against damage at the premises as a result of deterioration or putrefaction.
Goods in transit (land only)	Goods are prone to damage and loss during transit, now you can cover accidental loss or damage to your goods whilst in transit by including this option into your Hospitality Comprehensive Insurance cover.



## HOSPITALITY COMPREHENSIVE PROPOSAL FORM

### Completing the application

Please answer all questions in full leaving no blank spaces. If you have insufficient space to complete any of your answers, please attach a separate signed and dated sheet and identify the question number concerned.

### Part 1: Customer Details

Customer name (in full) \_\_\_\_\_  
 Registered address \_\_\_\_\_  
 PO Box \_\_\_\_\_ Emirate \_\_\_\_\_ Country \_\_\_\_\_  
 Tel \_\_\_\_\_ Fax \_\_\_\_\_ Website \_\_\_\_\_  
 Email \_\_\_\_\_  
 Period of insurance \_\_\_\_\_ From \_\_\_\_\_ To \_\_\_\_\_  
 Exact nature of business \_\_\_\_\_

### Part 2: Sum Insured

#### 2.1 Property All risks

- You can insure a maximum of 5 locations.
- Maximum Sum Insured per premise must not exceed AED 35 million.
- Total policy limit is a maximum of AED 50 million across all 5 premises. This includes business interruption.
- Sum Insured must represent full value including allowance for inflation. Otherwise, Claim settlements will be proportionately reduced.

Location	Location 1	Location 2
Address		
Buildings Sum Insured		
Furniture, fixtures and fittings		
Interiors and interior decoration		
Sign board/Neon signs		
Plate glass		
Annual rent		
Stock		
Others		

To insure additional locations, please attach details separately.

Deductible  
 AED 2,500     AED 5,000

Do premises have fire preventive measures?

Sprinklers     Alarm Systems     Fire extinguishers  
 Smoke detectors

Do premises have security measures?

24 hr security guard     Burglar alarm system  
 Gates/Roller shutters/Grills

Do premises have a storage area?     Yes     No

Age of the buildings     0-5 years     5-10 years  
 more than 10 years

If yes, please mention stock in storage AED \_\_\_\_\_

### 2.2 Public Liability

Annual turnover \_\_\_\_\_  
 Limit of liability     AED 1,000,000     AED 2,000,000  
 AED 3,000,000     Others \_\_\_\_\_

Do you require Tenant's liability     Yes     No

Food and drink extension     Yes     No

Work away extension     Yes     No

### 2.3 Workmen's Compensation

Type of employee	Number of employees	Total estimated annual earnings (AED)
Admin		
Sales		
Drivers		
Restaurant/Hotel staff		
Manual workers		
Others(specify)		

Employer's liability     AED 1,000,000     AED 2,000,000

AED 3,000,000     Others \_\_\_\_\_

Do you require a 24 hour non-work related personal accident cover?

Yes     No