

Unlike other insurers YOU choose the method of communication to fit in with YOUR business needs so

Get your Quotation today!

- Online at www.gauntletinsurance.co.uk
- Telephone 020 7723 1124
- Face to face visit – contact us to arrange a convenient appointment

The Choice is Yours

"I have been a client for 20 years and would have no hesitation in recommending Gauntlet to other hoteliers. They have consistently delivered an exceptional level of service and their premiums have remained competitive from year to year."

Steve Waldron, Financial Controller Grange Hotels Ltd, London



Gauntlet are official sponsors of the Hotel Cateys Awards



GAUNTLET
SERVING THE HOSPITALITY
& LEISURE INDUSTRY

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Wake Up...

to the Gauntlet difference



GAUNTLET
SERVING THE HOSPITALITY
& LEISURE INDUSTRY

- 5 Star Insurance Cover
- On-Site Risk Management
- Online Health & Safety and HR Support
- Low Premiums Year on Year
- A Service That You Deserve

The Gauntlet difference...

Gauntlet provides a combined Insurance and Risk Management Programme to minimise costs. Whether you have 6, 60 or 600 rooms we will ensure that your Gauntlet Insurance and Risk Management programme is flexible enabling cover to be tailored to your unique circumstances. We provide:

Low Premiums Year on Year

We constantly strive to provide the lowest premiums possible for our clients. As the UK's largest independent supplier of hotel insurance we lead the market and will consistently provide competitive terms year on year.

5 Star Insurance Cover

Our policy has been specifically designed for the hotel operator and provides many covers that are not usually insured under a standard commercial policy.

On-line Health & Safety and HR Support

Our award winning Risk Management website provides online Health and Safety and HR support to all Gauntlet customers.

On-Site Risk Management

We provide a comprehensive range of bespoke services to assist you in running your business.

A Service that you Deserve

You know the importance that you place on service and so do we. You can either trade with us on-line, by phone or face to face – the choice is yours.

Gauntlet Risk Management

There are no quick solutions to successful risk management; it is something that takes commitment, understanding and planning. There are real tangible benefits of implementing and maintaining good risk management, not least a safer and happier workforce but also reduced insurance costs.

We work closely with industry experts and insurers to understand the concerns and issues held within the hospitality sector. Most importantly, we have worked closely with your fellow colleagues in the industry and they have indicated that there is a need for a provider of services specific to the sector.

Gauntlet's risk management services provide a comprehensive menu of products designed specifically for YOUR BUSINESS.

- Health & Safety (on-site)
- Corporate Health Check
- Crisis Management
- Training Services
- HR (on-site)

Gauntlet Online

'24/7 Health and Safety and HR support'

All customers receive 24/7 access to hotel specific Health & Safety and HR advice, technical assistance and practical information and guidance. It is like having your own risk consultant!

Gauntlet's Health and Safety service has been developed to provide hotels with a robust and proactive service that enables you to comply with requirements of Health and Safety Legislation and Regulations.

- Gauntlet Online provides effective day to day advice in a straight forward way
- Industry relevant news and legislation sent by email through the year
- Direct access to an experienced Risk Consultant for specific enquiries responding within 24 hours by email through our Ask the Expert service

Gauntlet's 5 star insurance cover

We have identified below our standard coverage for a Gauntlet policy. Higher limits are available to meet your specific needs.

Loss of or Damage to Property

All Risks cover for Buildings, Contents, Plant & Machinery and Stock automatically includes:

- "walk in" theft extension
- loss of rent payable
- hotel customers and employees personal effects
- replacement of locks following key theft
- property at outside catering site
- loss of metered water
- goods in transit
- glass breakage including temporary boarding up costs
- groundsmen's property in outbuildings
- automatic seasonal increases for additional stock
- loss of laptops and mobile phones anywhere within UK

Business Interruption

Loss of Gross Revenue following Loss of or Damage to property automatically includes:

- Increase in cost of working
- loss of rent receivable
- loss of outstanding balances
- failure of public utilities
- outbreak of notifiable disease
- prevention of access following public emergency
- interruption of public utilities to the hotel premises
- Loss of attraction such as a nearby pollution incident

Loss of Money

Cover automatically includes:

- cash on the premises, in transit and in bank night safe
- damage to safes and franking machines
- unauthorised use of company credit cards
- money in vending machines

Personal Accident (Assault)

Defined Benefits payable for injury sustained during robbery or attempted theft includes:

- capital sum in event of death or loss of an eye or limb
- capital sum in event of permanent total disablement
- weekly benefit for temporary total disablement
- loss or damage to employee's clothing

Employers Liability

Standard Indemnity Limit £10M covers:

- temporary visits overseas
- court attendance compensation
- private work undertaken by employee for owner or senior executive
- sport social medical and welfare activities undertaken by staff

Public and Products Liability

Standard Indemnity Limit

£5M covers:

- temporary work overseas
- personal liability of owners residing on premises
- wrongful arrest
- motor contingent liability
- court attendance compensation

Legal Expenses

Expenses incurred in legal defence of employment disputes and compensation awards includes:

- legal defence prior to prosecution by police or regulatory body
- property protection and bodily injury
- tax protection involving enquiries, compliance or VAT disputes

Loss of Licence

Loss of excisable liquor licence includes:

- depreciation in value of the premises
- costs of appeal against refusal to renew

Equipment Breakdown

Cover for Sudden and Unforeseen breakdown of:

- freezers and refrigerators causing deterioration of stock
- computer and/or telephone equipment
- commercial boilers and economisers
- loss of revenue following breakdown in specific circumstances

Directors & Officers

Covers directors and employees (managers and supervisors) defence costs for wrongful acts including:

- DTI investigations
- Employment Practice and Health and Safety Investigations
- Loss of shareholder value

This summary is for illustration purposes only. Please call us on 020 7723 1124 for clarification of specific cover available under a Gauntlet policy as well as terms, exceptions, conditions and warranties that may apply.

Gauntlet's standard of service is first class. Nothing is too much trouble. They are on call 24/7 providing valuable insurance and risk management advice when I need it most.

Nigel Saunders, Financial Director Moor Hall Group, Sutton Coldfield



GAUNTLET