

Allianz Insurance plc

Hotel

Product Information

Allianz 

Hotel Insurance Policy

Lifts and heating boilers can be very expensive to repair, and sudden and unforeseen damage to these items can cause great disruption to cashflow. The “knock on” effects on reservations and occupancy rates can be dramatic if the lifts do not work or the heating is unavailable.

The following details give an overview of the policy:

What does the policy cover?

- Sudden & Unforeseen Damage to Insured Plant
- Maintenance of Domestic Services – additional expenditure to maintain Essential Domestic Services
- Own Surrounding Property – damage caused by steam explosion
- Legal Liability for Hired In Plant
- Contract Works – to cover small property alterations and installations
- Damage to Computer Equipment or Auxiliary Equipment caused by breakdown
- Computer Media – damage and/or recompilation caused by breakdown
- Additional Expenditure caused by computer breakdown

An Inspection Service is available under the policy for the period of insurance and is provided by Allianz engineering Inspection Services Ltd.

What are the Territorial Limits?

- Great Britain, Northern Ireland, The Isle of Man and the Channel Islands

What are the main Extensions?

The following are provided within the premium quoted:

- Additional Insured Property
- Additional costs associated with a temporary repair
- Debris Removal
- Claims Preparation Costs
- Payment on account in the event of claim where liability is admitted
- Avoidance of Impending Damage
- Temporary Removal of Insured Plant (following Sudden & Unforeseen Damage)
- Reinstatement and Local Authorities cover

What are the main Exclusions?

- Inventory losses
- Multiple lifting operations
- Programming errors
- Value of Data

The policy provides full details of the terms and conditions of cover (including all exclusions to cover) and this is available on request.



Our hotel policy has been developed to complement property insurance by providing insurance cover and inspection services for plant and machinery.