

**PRODUCT COMPARISON GUIDE (INTERNAL BROKER USE ONLY)  
FOR RESTAURANTS AND PUBLIC HOUSE INSURANCE PRODUCTS**



PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
PRODUCT	RESTAURANTS & PUBS	COMPLETE RETAILER	RESTAURANTS, WINE BARS AND PUBS	LICENCED TRADE	PUB & WINE BAR RESTAURANT & TAKEAWAY	ENTERPRISE SHOP
CONTENTS ALL RISKS COVER	<b>Standard</b>	Standard	Standard	Optional	Standard	Standard
MAXIMUM CONTENTS SUM INSURED	<b>£1,000,000</b>	£350,000	£1,000,000	£1,000,000	£750,000	£500,000
LOSS OF METERED WATER	<b>£5,000</b>	No	£2,500	£5,000	£10,000	£2,500
TRACE AND ACCESS	<b>£25,000</b>	No	£25,000	No	£10,000	£2,500
CONTENTS SEASONAL INCREASE	<b>25%</b>	20%	25%	25%	30%	50%
UNDERGROUND SERVICES	<b>Within buildings SI</b>	Within buildings & contents SI	Within buildings SI	Within buildings & contents SI	Within buildings & contents SI	Within buildings SI
LOCK REPLACEMENT – PROPERTY	<b>£1,000</b>	£1,000	£500	£1,000	£1,000	£1,000
CONTENTS EXCESS – STANDARD	<b>£500</b>	£200	£500	£200	£350	£250
GLASS SI LIMIT	<b>Unlimited</b>	Within contents SI	Unlimited	Unlimited	Unlimited	Within contents SI
STOCK IN TRANSIT	<b>Standard</b>	Standard	Standard	Standard	Standard	Standard
STOCK IN TRANSIT – STANDARD SI	<b>£2,500*</b>	£2,500	£2,000*	£2,000	£2,500	£2,500
FROZEN FOOD COVER	<b>Standard</b>	Standard	Standard	Standard	Optional	Standard
FROZEN FOOD – STANDARD SI	<b>£5,000</b>	£1,000	£2,000*	£15,000	£5,000	£2,000
BI SI – OWN PREMISES	<b>3 x contents SI or £500,000*</b>	£600,000	3 x contents SI or £500,000*	£500,000	£600,000	£1,500,000*
BI INDEMNITY PERIOD (MONTHS)	<b>12, 24, 36</b>	24	12, 24, 36	Up to 24	24	24
BI – BOOK DEBTS SI	<b>£10,000*</b>	£50,000	£10,000	£10,000	£5,000	£5,000
BI – SUPPLIERS LIMIT	<b>10% of SI</b>	£10,000	£50,000	10% of SI (25% for brewers)	£25,000	£150,000
LOSS OF LICENCE COVER	<b>Standard</b>	Optional	Standard	Optional	Optional	Standard

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LOSS OF LICENCE – STANDARD SI	<b>£100,000</b>	£100,000	£100,000	£100,000	£200,000	£100,000*
EMPLOYERS LIABILITY	<b>£10,000,000</b>	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
PUBLIC LIABILITY	<b>£2,000,000*</b>	£2,000,000	£2,000,000*	£2,000,000	£2,000,000	Selectable
PRODUCTS LIABILITY	<b>£2,000,000*</b>	£2,000,000	£2,000,000*	£2,000,000	£2,000,000	Selectable
MONEY ON PREMISES – STANDARD LIMIT	<b>£5,000</b>	£3,000	£5,000	£3,000	£2,500	£4,000*
MONEY IN TRANSIT – STANDARD LIMIT	<b>£5,000</b>	£3,000	£5,000	£3,000	£2,500	£4,000*
MONEY IN SAFE – STANDARD SI	<b>£2,000</b>	£1,000	£1,000	£3,000	£1,500	£2,000
ASSAULT – DEATH BENEFIT	<b>£25,000</b>	£25,000	£10,000	£10,000	£10,000	£10,000
BUILDINGS COVER	<b>Optional</b>	Optional	Optional	Optional	Optional	Optional
BUILDINGS ALL RISKS	<b>Standard</b>	Standard	Standard	Optional	Standard	Standard
BUILDINGS – SUBSIDENCE	<b>Optional</b>	Optional	Optional	Optional	Optional	Standard
BUILDINGS EXCESS – STANDARD	<b>£500</b>	£250	£500	£200	£350	£250
COMPUTER COVER	<b>Optional</b>	No	Optional	Standard	No	No
COMPUTER SI	<b>£75,000</b>	None	Selectable	£50,000	None	None
COMPUTER COVER BASIS	<b>Breakdown</b>	None	Breakdown	Breakdown	None	None
PERSONAL ACCIDENT COVER	<b>No</b>	No	No	Optional	Optional	Optional
PERSONAL ACCIDENT – DEATH BENEFIT	<b>None</b>	None	None	£10,000	£5,000	£10,000
LEGAL EXPENSES COVER	<b>Standard</b>	Standard	Standard	No	Standard	Optional
LEGAL EXPENSES – STANDARD SI	<b>£100,000**</b>	£50,000	£50,000	None	£500,000	£100,000**
EMPLOYEE DISHONESTY COVER	<b>Optional</b>	Standard	Optional	No	Optional	Optional
EMPLOYEE DISHONESTY – MAX SI	<b>£5,000</b>	£7,500	£5,000	None	£25,000	£100,000
TERRORISM	<b>Optional</b>	Optional	Optional	Optional	Optional	Optional
HELP – REPAIRERS	<b>Yes</b>	No	Yes	Yes	Yes	Yes

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HELP – LEGAL	<b>Yes</b>	Yes	Yes	Yes	Yes	Yes
NCD	<b>Yes</b>	Yes	No	No	No	No
MIN SECURITY CONDITION	<b>Yes</b>	Yes	Yes	Yes	Yes	Yes

Notes - \* - Higher sums may be selected

\*\* - Maximum £1,000,000 per year

\*\*\* - Low claims discount

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Please note:

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