



**optis**  
insurance

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# B&B Guesthouse Insurance

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MGA

The scheme is designed to afford cover for business owners offering up to 12 rooms for guest accommodation and extends to offer cover for the residential element, where the proposer resides at the premises.

This policy offers flexible protection for property, loss of earnings, and legal liabilities tailored to suit your client's business.

# B&B Guesthouse Insurance

The Optis Multi-Peril Guesthouse policy offers a comprehensive package of covers for bed and breakfast and guesthouse businesses based in the Republic of Ireland.

## COVER INCLUDES

- €6.5m Public Liability
- Material Damage cover against Fire, Subterranean Fire, Explosion, Lightning, Thunderbolt, Earthquake, and other Specified Perils
- Loss of Income
- Legal Expenses

## FEATURES AND BENEFITS

- A Rated capacity
- Cover for risks up to €2m Total Sum Insured
- Low minimum premiums
- Cover for risks with up to 12 guestrooms
- Property Liability Excess: €250
- Public Liability Excess: €500, or €250 in relation to the Guest's Property
- Employers Liability Excess: NIL
- Experienced underwriters available for efficient referral turnaround
- Excess: €1,500 Each & Every claim in respect of Subsidence, €500 for each and every claim in respect of water damage, €250 for all other claims

## EXTENSIONS OF COVER

- €13m Employers Liability
- Replacement of locks
- Deterioration of stock
- Landscaped gardens
- Damage to underground services
- Accidental breakage of glass
- Cost of replacing title deeds
- All Risk cover for Guest's Property – up to €1,500
- All Risk Cover for Specified and Unspecified Items – up to 500 per item

If you require more information or would like to have a chat with us about our B&B Guesthouse product our dedicated broker team is on hand to help please contact the office on +353 (0)46 9481667.

