



optis
insurance

Public House and Restaurant Insurance

MGA

Our Public House and Restaurant Insurance is a specialist combined package policy designed for small to medium-sized enterprises in the hospitality industry.

We largely quote traditional-style pubs in rural areas & small towns, and busy dine-in cafés and restaurants.

Public House & Restaurant Insurance

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

APPETITE

- €13m Employers Liability
- €6.5m Public Liability
- €6.5m Products Liability
- Legal Expenses
- Material Damage cover against loss or damage caused by fire, specified perils, and accidental damage

FEATURES AND BENEFITS

- A Rated capacity
- Cover for risks up to €2m Total Sum Insured
- Low minimum premiums
- Property Excess: €350
- Liability Excess: €750
- Experienced underwriters available for efficient referral turnaround.

EXTENSIONS OF COVER

- Business Interruption
- Glass, Frozen goods, and Computer cover
- Loss of Money & Assault
- Goods in Transit
- Loss of Licence cover
- Al Fresco dining options available
- Outside catering cover on referral
- Automatic 30% Seasonal increase
- Property Owner's Liability extensions on request

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

