



**FULL  
TIME  
COVER**

**RESTAURANT & HOSPITALITY**

**INSURANCE THAT  
REFLECTS YOU**



# OUR MODEL

**We're a dedicated team of insurance professionals specialising in providing hospitality insurance across restaurants and hotels.**

**At Full-Time Cover we strive to be different, we pride ourselves on it. We ensure to find cover that truly reflects you.**

**We take time to understand your business and build a product around it. Not the other way round.**

**We provide bespoke policies which work around your individual requirements so that you're comprehensively covered, yet, not paying for cover that you don't need or will never use.**



## Transparency

We arrange all of your insurance requirements for a transparent fee.

## FROM FULL-TIME COVER, YOU CAN EXPECT:

- Tailored cover
- Transparent fees
- 24/7 round-the-clock support
- Competitive policies



## Charity

We give 20% of our commissions to Action Against Hunger

## WHAT WE HAVE ACHIEVED FOR OUR CLIENTS:

- No Claims Bonus - rewarding areas that have had no claims
- Efficient Savings – structuring the policy for groups to achieve economies of scale
- Favourable instalments – helping cash flow on larger groups
- Better, more honest cover – we don't hide behind restrictive clauses for better prices
- Business Growth Planning – Your business doesn't stay still, so why should your insurance policy?



## Peace of Mind

We only work with trusted insurers, so you can be assured you're in safe hands



**When you work in hospitality, your main concerns are protecting your income, your premises, your staff and customers. Yet, in this public-facing industry, disaster can strike at the most unexpected of times and could prove catastrophic to the running or reputation of your business.**

At Full-Time Cover we can ensure that you're insured against a wide range of risks specific to your industry. You are dealing with experts, offering personal, advice.

We believe in the personal touch, no online forms – straight forward professional advice.

### **KEY FEATURES:**

- Liabilities
- Buildings & Contents
- Listed Buildings specialists
- Business interruption
- Personal contents
- Fine Art
- Accidental/weather damage
- Theft
- Commercial kitchens/ freezer contents
- Cyber

We have a three step plan to make sure you have the right cover in place

- Understand your business, this involves site visits where possible.
- Once we are comfortable we understand your business, we go to the appropriate market
- Present back to you, with a 3 year plan in place to ensure your policy grows with you







## PUTTING YOUR PREMIUMS TO BETTER USE

Full-Time Cover are committed to reinvesting 20% of our profits back into charitable causes. We are proud to partner with Action Against Hunger, a global humanitarian organisation that takes decisive action against the causes and effects of hunger, saving the lives of malnourished children and ensuring entire communities can access clean water, food, training and healthcare.

Acute malnutrition is one of the world's most serious but least addressed problems, threatening millions of young lives each year.

Action Against Hunger is on the frontline in nearly 50 countries around the world, reaching severely malnourished children with lifesaving treatment while developing long-term solutions to enable communities to prosper and see their children grow up strong.

Action Against Hunger has collaborated with the food and hospitality industry for over 18 years, establishing themselves as the charity of choice within the sector. Their restaurant partners include large chains such as Carluccio's, while their annual flagship campaign, Love Food Give Food, is supported by hundreds of restaurants nationwide.

Full-Time Cover are delighted to support Action Against Hunger as our dedicated charity partner for our restaurant and hospitality clients. When you arrange an insurance policy through Full-Time Cover, you will be joining other restaurant and hospitality sector partners who are turning their shared passion for food into positive action against hunger.







**FULL  
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**FOR A FREE INSURANCE  
REVIEW,  
CONTACT US ON:**

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