

# FULL- TIME COVER

Building fans, not customers



**RESTAURANT & HOSPITALITY INSURANCE**

**QUALITY INSURANCE  
TAILORED TO 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 pride ourselves on being different and work in unique ways to get the right results for you.

We take the time to understand your business and build a policy around it, not the other way round.

Our bespoke policies work to suit your individual requirements, giving you assurances that you are fully covered without paying for cover you don't need or will never use.

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

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

## HOW WE CAN HELP 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 – your business doesn't stay still, so why should your insurance policy?



### **Transparency**

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



### **Charity**

We give 20% of our commissions to Action Against Hunger (see page 6 & 7 for more details).



### **Peace of Mind**

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



**FULL  
TIME  
COVER**

Building fans, not customers





If you work in hospitality, your primary concerns are protecting your income, premises, staff and customers. Yet in this public-facing industry, disaster can strike at the most unexpected of times which could prove catastrophic to the daily running and 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. Our different approach provides the personal touch, which means no online forms and simple, genuine advice.

## KEY FEATURES:

- Liabilities
- Buildings & contents
- Business interruption
- Personal contents
- Accidental/weather damage
- Theft
- Commercial kitchens/freezer contents
- Cyber
- 24/7 round-the-clock service

Our three-step plan ensures you have the correct cover in place.

- **Understand your business.** This involves site visits where possible.
- **Go to market.** This is once we comfortably understand your business.
- **Present our findings.** We provide a 3-year plan to ensure your policy grows at the same rate as 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.

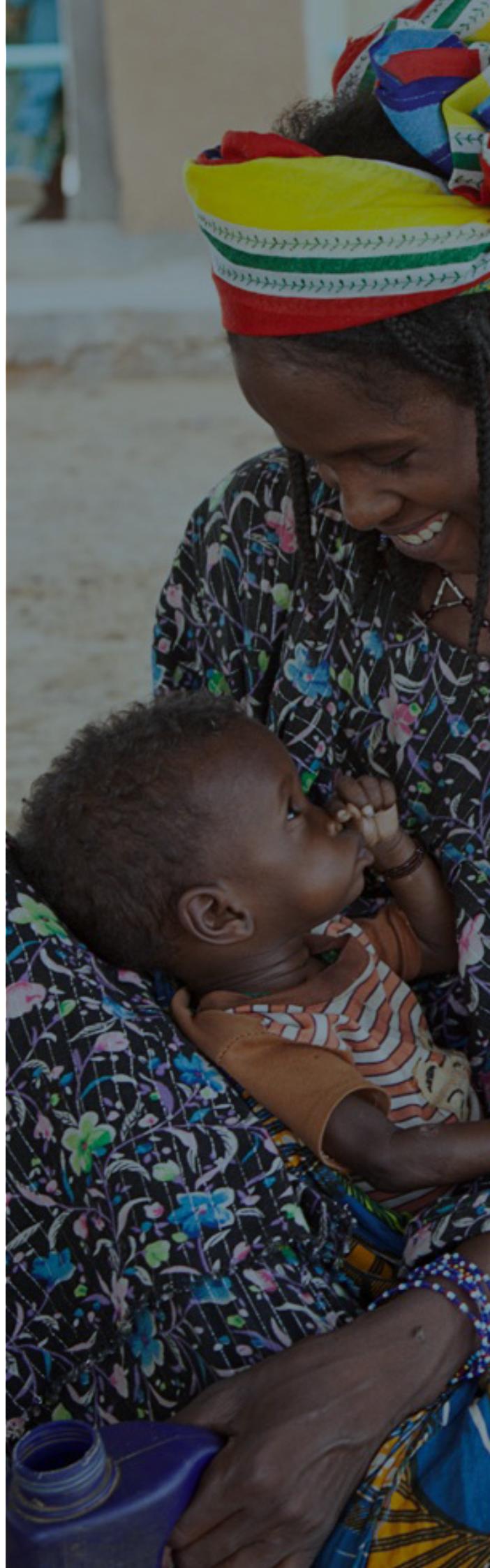
Action Against Hunger is on the frontline in nearly 50 countries around the world, reaching severely malnourished children with lifesaving treatment while developing long-term solutions to enable communities to prosper and see their children grow up strong.

Picture left: Action Against Hunger Bangladesh  
Picture below: Richard Leeney

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- TIME COVER

Building fans, not customers



**FOR A FREE INSURANCE REVIEW,  
GET IN TOUCH.**

**CALL: 0207 923 4191**

**EMAIL: [ENQUIRIES@FULLTIMECOVER.COM](mailto:ENQUIRIES@FULLTIMECOVER.COM)**

**VISIT: [WWW.FULLTIMECOVER.COM](http://WWW.FULLTIMECOVER.COM)**