



LICENSED TRADE

HELPING YOU TO UNDERSTAND
OUR LICENSED TRADE INSURANCE



Licensed Trade Insurance

We offer a range of unique and bespoke policies to meet the various needs of licensed venues. We understand the high-risk nature of this market and our tailored insurance packages meet the needs of policyholders at a competitive rate.

Choosing the Right Product

- If the business typically closes after 2am, it should be quoted under our "Nightclub" product on schemeserve
- If the business is a public house that always closes before 2am, it should be quoted under our "Public House & Wine Bar" product on schemeserve

Products under this category

- Public House & Gastro Pub Insurance
- Nightclub Insurance
- Late Night Bar Insurance
- Live Music Venues
- Gentlemen's Clubs

Licensed Trade Features and Benefits

- A-rated capacity provided by Hadron or Accelerant
- Tailored insurance packages to meet the unique needs of your clients' business
- Skilled underwriters ensuring prompt response to quotes
- Low minimum premiums
- Highly competitive rates with generous commission levels
- Quotes actioned within 1 day, with urgent cases always prioritised
- Claims managed by Sedgwick, a specialist claims management company

Public House & Gastro Pub Insurance

- Offers tailored policies for all types of pubs including accidental damage as standard
- Designed for public houses of all sizes from independent free houses and national chains to wet venues and gastro pubs
- Cover includes
 - Gaming machines
 - Interactive games
 - Door staff (own or third-party)
 - Mobile bars
 - Events
 - and more



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Nightclub Insurance

We understand that placing nightlife risks can be complex to make things easier here's a quick guide to how our Nightclub Scheme works on our system.

All of the following venues are quoted under our "Nightclub" scheme:

Nightclub Insurance

- Including Comedy Clubs
- Nightclubs require tailored cover that goes beyond standard hospitality policies due to higher footfall, extended hours and specialised equipment
- Our product provides robust protection meaning your client's venue is fully safeguarded

Live Music Venues Insurance

- These venues face unique risks making it essential for them to have tailored policies
- We can provide bespoke policies that meet your clients specific business needs

Gentlemen's Clubs Insurance

- Given the unique risk these venues encounter, having tailored coverage is crucial
- We provide bespoke policies crafted to match your clients' exact business requirements

Late Night Bar Insurance

- Extended hours and specialised equipment mean late night bars require tailored cover that goes beyond standard hospitality policies
- Our product provides robust protection meaning your clients venue is fully safeguarded

When **submitting the quote**, be sure to **indicate the type of venue**. This ensures our underwriters can **accurately place the risk** within the **appropriate category** and tailor the cover accordingly.

Nightclub Cover Includes

- Sound, video and lighting equipment
- Live music and Entertainment
- No limit on opening hours
- Events
- Door staff (own or third-party)
- Pyrotechnics
- Simulators
- and more ...



If this product sounds like it could work for your client's please don't hesitate to get in touch on [0333 032 5000](tel:03330325000) or visit our website for more information.