

INSURANCE RISK REPORT



WEDDING CENTRE OPERATOR

FUNCTION OR WEDDING CENTRE OPERATION - MAINLY ACCOMMODATION



PREPARED DATE: 23/07/2020

DISCLAIMER

The materials contained within this report constitute general information only and should only be used as a guide. It is highly recommended that you speak to an insurance professional when setting your insurance program as each policy should be tailored to your specific needs.

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ABOUT LMI GROUP

LMI Group is an independent company specialising in risk assessment for the general insurance and wider business communities. The LMI RiskCoach research team has over 1,000 years combined experience in assisting businesses following losses and using this enormous bank of knowledge the team has developed RiskCoach to assist businesses and their insurance advisers understand the specific risks in up to 12 classes of general insurance for their industry / occupation before a claim occurs. LMI believe that insurance should be considered as protection and not a cost. The cost of insurance, called a premium, is the cost of transferring the risk from the shareholders and their families to an insurer.

Should you have any questions about this report please discuss them with your insurance adviser or email expert@LMIGroup.com enclosing a copy of your report. If you need claims assistance, please email claims@LMIGroup.com for expert assistance.

WARNING: THE PENALTY FOR BEING UNDER INSURED

It is important to understand that two of the key coverages available in your business insurance, namely; Material Damage & Business Interruption operate differently than many other policies such as your home and contents policy for example. The most notable difference is due to what is called the Average clause sometime referred to as the Co-Insurance clause. This clause effectively works out the proportion of the risk you have insured for and will pay **only that** proportion of any valid claim considering you to personally be the insurer of the other portion 'the co-insurer', even in a partial loss. It is vitally important that you understand this, as being under insured even in very large businesses can quickly lead to business failure or, at best, financial stress.

The following example shows the full impact of being under-insured on a partial loss. The formula on a Material Damage or Business Interruption policy with 80% co-insurance/average (most insurance policies will give you a 20% buffer so as not to penalise you for an accidentally underestimating the true value at risk, they understand that it is not an easy task and have provided this tolerance because of this.)

Please note: *This is not the hard and fast rule however and you should always do your best to insure fully*

$\text{Amount payable per Insurer} = \left(\frac{\text{Sum Insured}}{80\% \text{ of Value at Risk}} \times \text{Loss Amount} \right) - \text{Policy Excess}$	$\text{Amount borne by Insured} = \text{Gross Loss} - \text{Insurer's Pay-out} + \text{Policy Excess}$
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If you selected \$1,000,000 as the Sum Insured under either your Material Damage or Business Interruption Insurance Policy, but the value at risk (that is what you should have insured for to be fully protected) was say \$2,000,000 with a loss of \$250,000, the claim would be adjusted as follows.

CLAIM CALCULATION - INSURER	CLAIM CALCULATION - INSURED
$\text{Formula with claim figures: } \frac{\$1,000,000}{80\% \text{ of } \$2,000,000} \times \$250,000$ $\text{i.e. } \frac{\$1,000,000}{\$1,600,000} \times \$250,000 \quad \text{i.e. } 62.5\% \times \$250,000$	$\text{Formula with claim figures: } \$250,000 - \$156,250 + \text{Policy Excess}$
Amount payable per Insurer = \$156,256,250 less any Policy Excess	Amount borne by (YOU) the Insured = \$93,750 plus any Policy Excess

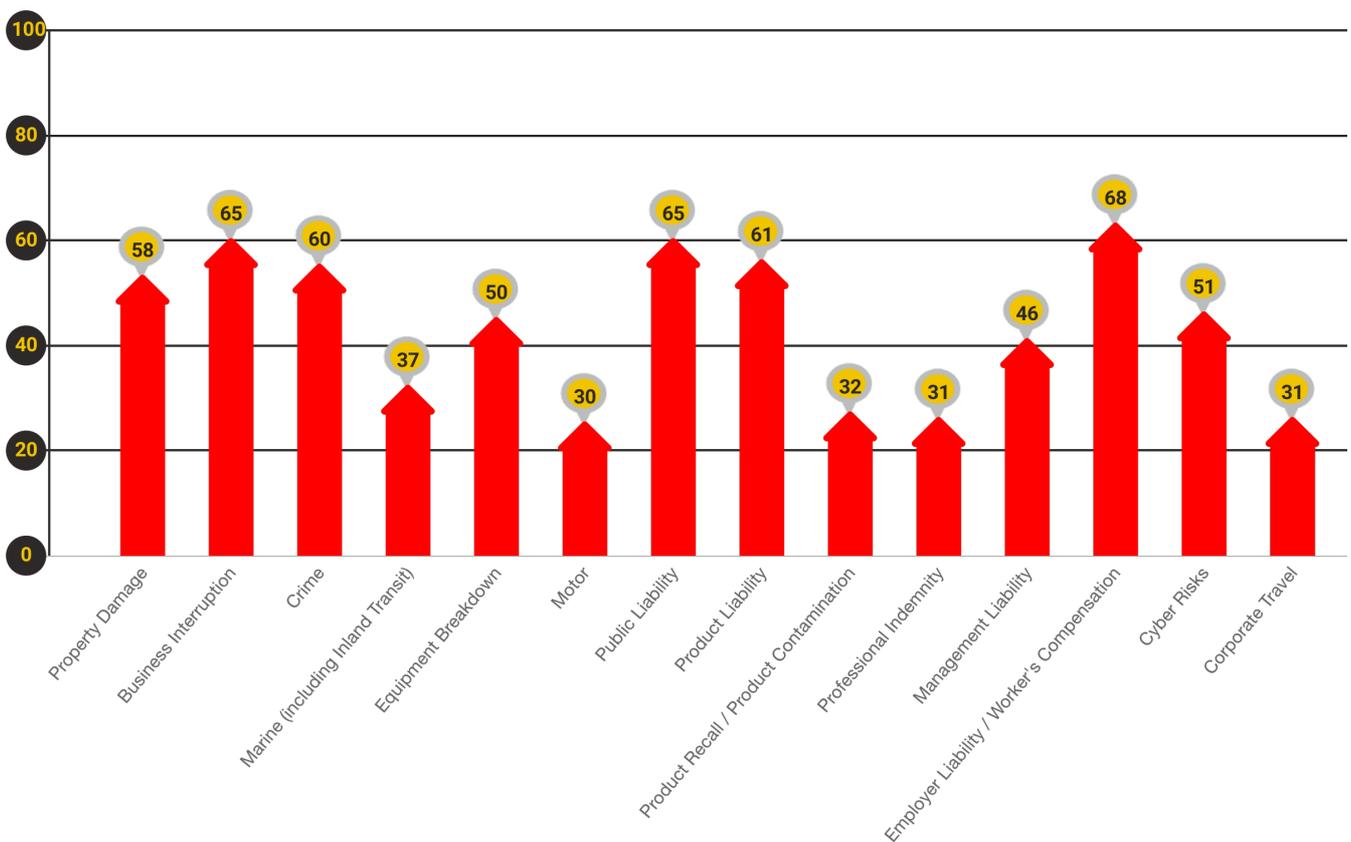
You can test the actual penalty you may suffer by using the Free LMI Group app -LMI Mobile, which has a calculator or speak to your Insurance Broker.

PURPOSE OF THIS REPORT

The Insurance Risk Report has been designed to assist you in identifying significant exposures to a business operating in your industry. Contained within this report is a Hazard Index graph which considers both the likelihood and severity of losses over 12 insurable classes of insurance for your industry and rates them accordingly, this graph is complemented with a number of explanations giving rise to the factors considered when providing the rating. If it is not already included in this report, you may request your Insurance Professional to provide you with a list of significant exposures relevant to your industry. These exposures are useful to highlight the most likely and severe risks to your industry and potentially your business and to get you thinking about other areas that may be at risk.

Please note: *These ratings have been developed using historical claims and loss data for a general business operating in this field. It is recommended that additional factors specific to your business be taken into account when assessing this information such as location and crime rates.*

HAZARD INDEX



The fire exposure for this occupation is moderate to high. This will vary depending on the type of accommodation, the location and construction of the facility, and values which can be significant for the largest hotels and resorts. Hotels and motels will vary from basic accommodation through to luxury hotels and resorts providing guests with not only food and accommodation but access to sports facilities, swimming pools, spas, health centres, bars and cafés, gymnasiums, laundry facilities, night clubs, laundry and dry-cleaning facilities and so on. High end hotels will have more luxurious outfit and technology such as integrated in-room technology that can be controlled by a single touch screen. This integrated technology includes plasma TVs, smartphone docks, digital surround-sound speakers, DVD players and wireless internet access. Kitchen fires, electrical faults and guest activities are the major hazards for this industry. The major factors determining the degree of fire exposure are

- a. Building design and construction,
- b. The fire load including but not limited to furniture, fixtures and fittings, contents, linen and manchester, cleaning materials, alcohol and food product,
- c. Guest activities e.g. whether cooking facilities are provided for guests,
- d. The range of guest services provided (as above),
- e. The extent of safety measures taken by management and
- f. The values at risk.

Food storage will include refrigerated cool rooms and these are likely to include some EPS/Sandwich Panel which contributes to the fire risk and fire load. High values for glass cover will be required for many hotels. In some cases, due to the possible close proximity to bush-land there is a potential for bush fires to spread to the facility, whilst fire fighting efforts may be hampered by water supply or distance from fire services. Property cover will not only need to include the buildings and contents but also substantial cover (where applicable) for sports facilities, lawns, greens, tees and cut fairways, footbridges, retaining walls, fences, underground sprinklers, exterior lighting and other items in the open air – please refer to the sports club write up for further details where applicable. It should be noted that there is an increasing trend for hotels to be owned by investors and leased to professional management companies. The responsibilities of the parties under the management agreement and lease may need to be identified and investors noted on the policy as interested parties.



BUSINESS INTERRUPTION

The Business Interruption exposure for hotels and motels is significant due to a combination of a high fire and total loss potential, specialised fixtures and fittings and outfit. Factors include:

- a. Dependency on location and in many cases local attractions/tourism,
- b. Larger hotels will have specialised buildings and facilities and will require a lengthy reconstruction period,
- c. If the operation is seasonal or relies heavily on pre-booked conventions or trade shows a fire immediately before the start of the season or conference could cause a serious loss.

Temporary accommodation is not usually available. The length of time required to completely rebuild will need to be established. Any loss or damage to the insured's premises at the start of the peak season will considerably affect the business. Although stock and equipment are for the most part easily replaced, replacing specialised outfit and fine wines or luxury facilities could take longer. Competition in this industry is high not only from other industry players but also from hospitality industries such as clubs and holiday homes/time share accommodation. Extra time may be required to build a business to pre-loss levels. Drought and bushfires in recent times have reduced regional and rural income, and made the affected areas less attractive places to visit resulting in downturns in the fortunes of many motel operations and underlining the need for Loss of Attraction and Wide Area Damage covers.



CRIME

The Crime exposure for hotels and motels is moderate to high based on large sums of cash on the premises, loss of property, the presence of valuable alcohol or tobacco products, office equipment, sports equipment, food stock and loss of or damage to property of guests if that loss or damage results from the negligence of the insured, and a fidelity exposure which is increased with the use of casual or temporary staff. Adequate security systems are important to manage the exposure. Screening of all employees, regular audits, good security systems, tight inventory controls and proper supervision will help to reduce the Fidelity exposure.



MARINE (INCLUDING INLAND TRANSIT)

Hotels and motels are unlikely to have significant regular marine exposures. However, they may have occasional/incidental marine cargo risks which should be investigated, including:

- a. Occasional large movements of items for the fit-out of new wings, or refitting;
- b. Occasional shipments of replacement equipment;
- c. Entertainers' costumes, uniforms, recreational and casino equipment, and other miscellaneous equipment;
- d. Food, drink, cleaning materials and other consumables supplies (theft of alcohol, tobacco products and high value food shipments (e.g. seafood) plus variation in temperature claims on perishable commodities are the main risks);
- e. Customers garments or hotel linen for dry cleaning or laundry services.

Some hotels/motels own or hire pleasurecraft for the use of guests or a skippered craft for ferry services or tourism. If so marine hull cover (including navigational liability) may be required.



EQUIPMENT BREAKDOWN

Hotels and motels generally do not contain unusual heating, refrigeration, pressure, mechanical or electrical objects. The non-specialised nature of the equipment will mean replacement or repair is straightforward, but the loss of income from the failure of plant and equipment could be considerable. A significant risk for this occupation is refrigeration machinery breakdown and potential damage to stock (or business interruption). Refrigeration units can be costly to repair/replace for larger units.



MOTOR

Larger hotels, motels and holiday resorts or conference centres may own and operate vehicles to transport guests to and from the hotel or to run errands. Larger resort complexes may use vehicles to escort guests to their rooms and activities on the insured's premises. Hotels and motels offering laundry services may use vans to transport customer dry-cleaning to the commercial laundry/dry-cleaner. Hotels and motels in cities are more apt to rely instead on local taxi and limousine services to provide transportation for their guests.



PUBLIC LIABILITY

The overall Public Liability exposure for hotels and motels is high. Although most of the injuries to guests on the hotel premises will be minor (e.g., slips and falls), the frequency of claims could be high. Major areas of potential liability claims are:

- a. Occupier's liability risks at the premises including the restaurants, bars, office, car park, swimming pools and spas, changing rooms and gymnasia (where applicable);
- b. Liability for accidents on or adjacent to any sports fields/facilities or golf course;
- c. Liquor liability; and
- d. Liability to guest entertainers, musicians, speakers, personalities etc.

Most of the injuries reported will be as a result of slips and falls or from defective or broken chairs, stools and other types of furniture. The serving of hot food and beverages increases the chance of burns or scalds, slips and trips. As many premises have large panes of glass, underwriters may wish to investigate whether the glass is properly marked or etched so as to prevent customers walking into it. There is also the possibility of catastrophic losses involving large-scale loss of life in fires or other disasters. Many of the hazards are created by ancillary services such as restaurants, laundries, swimming pools, gymnasia and sports centres, gift shops, beauty salons etc. Some hotels conduct conventions, conferences and trade shows etc. This will create additional hazards and could result in crowding. Some hotel and motels undertake their own advertising and promotional activities; advertising cover should be considered.



PRODUCT LIABILITY

Exposure is high. Product liability claims can arise in a number of areas, among them restaurants, chemist shops, gift shops, pro shops and sports equipment rental. Claims from food poisoning and foreign objects in food are the most common. The more severe claims arise from food poisoning. However, operators in this industry have to comply with relevant food safety standards covering health standards relating to personal hygiene, pest control, equipment maintenance, cross-contamination, receiving food, storing food, preparing food, transporting food, process control, cleaning and sanitation, staff training, displaying food for sale and serving food safely.



PRODUCT RECALL / PRODUCT CONTAMINATION

- Reported and/or potential recall incidents in this category may include – Microbial contamination (e.g. listeria, salmonella, Escherichia coli, etc), labelling issues, foreign matter / chemical contamination, undeclared allergen (e.g. milk, peanut, wheat/gluten, soy, nuts etc), Biotoxin, recall due to a report or complaint from manufacturers, wholesalers, retailers, government or consumers, recall following business's own testing and auditing, product tampering / malicious tampering / threats and actual product poisonings by extortionists, etc. / incorrectly prepared/cooked, handled and stored food etc.;
- Product recall related cost – e.g. regulatory compliance, promoting/communication a recall, crisis response, crisis management/consultant and advisor costs, withdraw the product from market, storing, destruction cost, repair/replacement cost, third party recall costs, loss of profit associated with the recalled products, wages and overtime, PR consulting fee, product/brand rehabilitation expenses etc. - where applicable depending on the severity of the incident;
- Possible government intervention may result in - extended recalls or long-term production suspension, Loss of contract or license to manufacture a product, Closure of plant etc.;
- Labelling issues - e.g. non-compliant labelling, incorrect food ingredients on the ingredient list, incorrect date markings, incorrect / insufficient cooking instructions, inadequate user instructions etc;
- Quality control issues including - e.g. no or inadequate - written quality assurance plan/s, suppliers audit, supplier approval program, quality test etc (if applicable);
- Business interruption / loss of sales / increased in cost of working/reputational damage additional expenses due to a recall event;
- Possible product contamination - majority of product contamination incidents happen during manufacturing (e.g. due to manufacturing error, contaminated ingredients / cross contamination etc.) and subsequent decontamination, equipment repair etc may cause extended interruption. Also, a serious contamination incident may result in loss of contract/license to manufacture a product;
- Possible malicious and vengeful acts by disgruntled employees, malfunctioning/ outdated equipment, sloppy suppliers, lax testing, lack of quality control, inadequate recordkeeping etc. - all these factors will directly affect and increase the potential product contamination/recall exposure;
- Effect of social media - Social media will create a serious impact on potential product recall exposure including cost, brand and reputational damage. Further it can swiftly spread messages and even an inaccurate post can have a serious impact for the business;
- Food manufacturers must comply with relevant food safety standards (e.g. personal hygiene, pest control, equipment maintenance, preparing food, storing food, staff training etc);
- Loss of sales / increased in cost of working/ business interruption / reputational damage and other additional expenses due to a recall event;
- Exposure for product tampering or contamination by employees will increase with poor employee relations and low staff morale.



PROFESSIONAL INDEMNITY

Hotels may employ beauticians, sports instructors etc. An important consideration is whether these ancillary services are out-sourced or provided by concessionaires who merely rent space. Refer to errors and omissions cover under Management Liability.



MANAGEMENT LIABILITY

There is a moderate exposure from typical hazards in respect of taxation, employment practices and Directors and Officers Liability which vary with the size of the operation. If beauticians and barbers, masseurs, professional sports instructors are employed and work for the hotel or motel then there will be a considerable errors and omission exposure depending on whether the service is provided by employees, contractors, on concessionaires that merely rent space to provide their service. Breach of liquor licensing, Casino and Gaming Commission regulations, caps on gaming machine number or other regulations could result in significant penalties. Some hotels offer and organise functions and as organiser will probably require cover in relation to the provision of professional advice and services relating to event organisation. Exposure will depend on the nature of services offered, contract terms and the experience and training of the employees providing advice. Regular communication regarding the customer requirements is essential and may help to pick up issues early and allow them to be rectified before they become a major issue. Franchising of hotels has to comply with the Franchising Code of Conduct. This involves hotel and resort operations, including working with franchises and information provided to potential franchisees. This is another potential area of exposure. Under the Managed Investments Act administered by the Australian Securities and Investment Commission, hotel-style apartment strata title sales schemes may have to be registered with that organisation and a prospectus drawn up prior to sales; breaches of this requirement could also result in claims.

- There will be a moderate exposure for this occupation, however this will increase where there is extensive restaurant/food preparation.
- Staff main duties will include kitchen work/meal preparation and service, general housekeeping, garden maintenance, bar operation, general management, sales, customer service etc.
- The nature of the work performed by the employees is in most cases not particularly hazardous except for kitchen work, housekeeping, repair and maintenance.
- Risk factors common to the industry may include - inexperience, lack of supervision, temporary employment, long working days, fast paced environments etc
- The most common injuries / exposures are:
 - Slips, trips and falls injuries
 - Lifting and handling injuries - back strains, neck and wrist sprains due to manual handling (e.g. moving heavy or awkward furniture, heavy luggage, mattresses, cleaning equipment, heavy boxes or bags of supplies etc)
 - Burns, scalds from hot ovens, grills, stoves, pots/pans, and other hot utensils
 - Burns, scalds from hot food or drinks, hot oil / grease splashes etc
 - Knives are involved in many incidents, especially among food preparing staff. Injuries range from minor cuts, lacerations to loss of fingers. Also, workers get cut injuries to their hands whilst dealing with slicers, cutters, choppers, mixers, or food processors etc.
 - "avocado hand" - due to the soaring popularity of avocado, more and more meals are prepared using avocado and as a result, increasing number of kitchen staff are accidentally cutting their hands when slicing open the fruit and endeavouring to remove the stone;
 - Maintenance staff may get injuries due to - e.g. fall from roofs, ladders, or scaffolds; electrocution, cuts, lacerations etc when dealing with hand and power tools; skin irritation, dermatitis, respiratory distress/ailments when dealing with pesticides herbicides, toxic insecticides etc.
 - Cleaning / housekeeping staff can be exposed to infected blood and or other body fluids / biohazards
- Other potential injuries/exposures are:
 - Cuts and lacerations from broken glasses or bottles
 - Occupational violence – e.g. abusive customers, dealing with robbers, holdup or attempted holdup
 - Fatigue - hospitality workers traditionally work long hours at irregular times of day, and in environments that can be hugely stressful
 - Office and administrative staffs will be exposed to typical office hazards
 - Bouncers and security personnel - assault hazards from intoxicated/dissatisfied or violent customers,
 - Noise exposure and hearing impairment - exposure to loud music / sound amplification systems in night clubs
 - Motor vehicle accidents
- Seasonal part-time workers / new and inexperienced workers - language barriers can be a problem
- Workers may be full or part-time and the number of employees can vary with the season.
- There is generally increasing use of casual and part-time staff, and staff working split shifts to cover peak customer service periods and special tourist events. Refer to full text for details.
- If the business is in a country area, medical assistance may be difficult to obtain quickly in an emergency.

- Dependency on digital technology/integrated IT systems for (e.g. reservation management/online booking, point of sales, housekeeping management, stock management etc.);
- Security/privacy breach - presence of large volumes of sensitive personal and cooperate data (e.g. guests' data including credit card data, employees' data, loyalty program information etc.);
- Security/privacy breach - sharing of more personal/sensitive customer data with third parties – e.g. loyalty programs are being integrated with reservation systems;
- External hacking attacks, internal negligence, deliberate acts, system glitches etc.;
- Electronic data/software loss and replacement cost following a cyber-attack;
- Internal control and other issues – e.g. non-segregation of sensitive data, inadequate user access control/password protection, outdated POS software applications, absence of up to date antivirus software/firewalls, unencrypted data/information/lack of end-to-end encryption;
- Possible presence of older devices/computer systems with outdated operating systems and unsupported software;
- Inadequate training for employees on data security/privacy/cyber risk;
- Lapses on internal controls - inadequate background checks conducted on employees/various service providers/suppliers etc.;
- Extra expenses following a cyber incident including forensic investigation costs, crisis management expenses, notification and monitoring expenses, other remediation expenses etc.;
- Security lapses in company web-sites – cyber threat to own hardware and software; cyber threat to visitors to the website;
- Lack/inadequate security at insured's Wi-Fi-networks - hackers can easily target insured's network and put guest's data at a high risk;
- Cyber-attack vulnerability due to nature of the operation – e.g. guests credit and debit cards are kept on files and accessed multiple time during their stay;
- Lack of security measures including a combination of technology (e.g. IT security) and physical security at the premises;

Exposure will vary considerably depending on the various factors including - number of persons travelling in any given year, the frequency of travel, staff designations, the numbers travelling together (accumulation), destinations (local/overseas), reasons for travel / nature of work undertaken, issues/risks/hazards, that can affect an employee's health, safety and security whilst travelling, transport mode, staff's fitness to travel /work abroad, previous travel experience, specific health risks at the destination, availability of reliable emergency services etc. Therefore, given hazard rating to be further assessed, considering the above factors in mind. Other main risks for this industry category may include:

- Travel staff are unlikely to be involved in worksite activity and will usually be visiting offices or attending conferences, training or trade events etc.
- Increase risk due to political, social and economic volatility/instability in many parts of the world
- Developing countries/remote locations - non-availability of appropriate medical services, transport challenges with access during a medical emergency / evacuation difficulty / reduced access to adequate infrastructure for medical attention.
- Inadequate pre-trip risk assessment, education and preparation
- Security related issues/concerns in some locations/countries – terrorist attacks, civil unrest/war, kidnap and ransom, harassment etc.
- Traveller falling ill while abroad, delayed flights, losing passport, accommodation mix-ups, local language barriers, as well as exposure to disease, natural disasters and technology failings
- Poor or inadequate travel risk management strategy for travelling staff
- Legal Risks/Risks to reputation/Illegal activity by travellers - Breaching local laws and customs, misbehaviour by travelling employees/ unethical conduct by employees, non-compliance with regulation.
- Transport and related issues / concerns – flight/tour cancellation, flight delay, miss of a connecting flight, traffic accidents, poor safety standards of transport/public transport / self-driving immediately after long-haul flights
- Business travellers usually stand out from the local population as different, making them a target for criminals and terrorists
- Also refer to Employer Liability/Worker's compensation.

SIGNIFICANT EXPOSURES

- Business Interruption - Any loss or damage to the Insured's premises at the start of the peak season;
- Business Interruption - Availability of alternative premises and difficulty with relocation;
- Business Interruption - Civil disturbances, violence, police matters;
- Business Interruption - Dependency on location and in many cases local attractions/tourism;
- Business Interruption - Facility reconstruction could be delayed by the need for council/local authority approvals;
- Business Interruption - Heavy dependency on the location for business/repeat customers;
- Business Interruption - Heritage buildings (if applicable)/longer time required to repair/reinstatement following a loss/damage;
- Business Interruption - Infectious disease/murder/suicide;
- Business Interruption - Innovative construction, atriums, elevated walkways, balconies etc;
- Business Interruption - Interruption to Public Utilities;
- Business Interruption - Loss of Attraction;
- Business Interruption - Loss of data and occupancy records/booking and reservation system;
- Business Interruption - Possible inability to continue operations after substantial fire loss to "historic" buildings;
- Business Interruption - Prevention of Access;
- Business Interruption - Relocation could result in substantial drops in business;
- Business Interruption - Time required to rebuild/reinstate a more sophisticated establishment could be high;
- Business Interruption - Wide Area Damage;
- Business Interruption – Heavy reliance on pre-booked conference or trade shows/loss damage to the premises prior to such major events/functions;
- Crime - Employee fidelity (lack of inventory control, casual staff);
- Crime - Lack of security at the premises (if applicable);
- Crime - Large amounts of cash on the premises;
- Crime - Master keys;
- Crime - Theft of customers belongings (cash, valuables, personal effects etc);
- Crime - Theft of stock/alcohol, tobacco can be a specific target;

- Crime - Theft/Burglary/Robberies and holdups;
- Cyber - Business Interruption following network security failure/cyber-attack;
- Cyber - Control or storage of substantial amount of sensitive/personal data/information - online booking/appointments, credit card data, guests and employee's personal data;
- Cyber - Cost of replacement of equipment following a cyber-attack;
- Cyber - Dependency on digital technology - reservation management/online booking, point of sales, housekeeping management, stock management etc;
- Cyber - Electronic data/information loss and damage following a cyber-attack;
- Cyber - Identity theft, data breach;
- Cyber - Inadequate training for employees on data security/cyber risk;
- Cyber - Internet-connected computer network, an electronic payment processing system/point-of-sales (POS) systems etc;
- Cyber - Lack of security measures including a combination of technology (IT security technology), security procedures and physical security at the premises;
- Cyber - Lack/inadequate security at insured's Wi-Fi networks;
- Cyber - Possible presence of older devices/computer systems with outdated operating systems and unsupported software;
- Cyber - Reputational damage and loss of customer loyalty following a cyber-attack;
- Cyber - Security/privacy breach - Guests' data including credit card data, employees' data, loyalty program information etc;
- Cyber - Security/privacy breach - sharing of more personal/sensitive customer data with third parties;
- Cyber - Theft of devices and hard drives;
- Cyber – Business website, Facebook and/or Twitter account/Security lapses in company web-sites;
- Equipment Breakdown - Air conditioning, boiler, heating and ventilation systems are critical to the usability of the buildings/Business Interruption following a major machinery and equipment breakdown;
- Equipment Breakdown - Breakdown of building machinery and equipment including expensive sound and lighting systems;
- Equipment Breakdown - Breakdown of refrigeration machinery/deterioration of stock;
- Equipment Breakdown - Gaming facilities with large amounts of expensive equipment, lighting, machines/equipment breakdown/business interruption;
- Equipment Breakdown - Lack/inadequate service/repair/maintenance of machinery/equipment;
- Equipment Breakdown - Loss of Data and records;

- Equipment Breakdown - Unavailability of back-up power supply;
- Management Liability - Errors and Omission - professional advice and services relating to event organisation/management;
- Management Liability - Licencing requirements including food, liquor and gaming;
- Management Liability - Occupational Health and Safety (OH&S) responsibilities, taxation, employment practices and Directors and Officers Liability exposure;
- Management Liability – Errors and Omissions/provision of services such as beauticians, hairdressing, masseurs, sports instructions etc;
- Marine - Hull/navigation liability - own or hire pleasure craft;
- Marine - Loss of new machinery or supplies in transit (including loading and unloading);
- Marine - Losses due to variation in temperature particularly for refrigerated goods/perishable commodities;
- Marine - Responsibility for incoming supplies and stock, new machinery and equipment purchased;
- Marine - Theft and non-delivery (valuable/attractive goods);
- Marine - Theft of alcohol, tobacco products and high value food shipments;
- Motor - Deliver and pick up supplies;
- Motor - Driving guests to airports, bus or train stations;
- Motor - In-experienced drivers/commercial vehicles;
- Motor - Parking guests' vehicles/Valet parking;
- Motor - Pool vehicles (if applicable);
- Motor - Refrigerated vans/trucks for the transport of food products;
- Motor - Use of employee's vehicles for business work;
- Product Liability - Broken glasses or other foreign fragments;
- Product Liability - Careless food handling/Lack of quality control;
- Product Liability - Food poisoning and foreign objects in food;
- Product Liability - Poor housekeeping and hygiene practice (if applicable);
- Product Liability - Restaurants, chemist shops, gift shops, pro shops and sports equipment rental;
- Product Liability - Spoilage of goods during transit (refrigerated truck breakdown);
- Product Liability – Preparation and serving food and beverages;

- Product Liability – Restaurant/Bar, Pharmacy, Gift shop, Beauty salons - ancillary facilities operated or controlled by the business;
- Professional Indemnity - Event management/professional advice on event management;
- Professional Indemnity - Sports instruction, beauticians, massage or other ancillary services offered;
- Property Damage - Accumulation of waste;
- Property Damage - Combustible building materials/floor coverings/furniture and décor;
- Property Damage - Commercial kitchen/grease and oil build-up from grills, fryers;
- Property Damage - Commercial kitchen/open unguarded flames and grease fires;
- Property Damage - Electrical faults in sound systems, office equipment, poker machines, lighting etc;
- Property Damage - Faulty wiring and malfunctioning electrical/heating/lighting equipment;
- Property Damage - Heritage buildings (if applicable);
- Property Damage - High exposure to natural perils, particularly if the business is located in coastal areas;
- Property Damage - High value stock such as alcohol and tobacco products;
- Property Damage - Older buildings/Older renovated buildings (if applicable);
- Property Damage - Open stairways, heating ducts/spread of fire;
- Property Damage - Portable heaters/space heaters etc;
- Property Damage - Refrigerated cool rooms/EPS/Sandwich panels;
- Property Damage - Unauthorised smoking;
- Property Damage - Value of stock (alcohol, tobacco products etc) can be considerable;
- Property Damage - Vandalism and malicious damage;
- Property Damage – Fire hazard from guest activities;
- Public Liability - Back injuries, concussions and bruises caused by slips, trips and falls/wet floors/entrance steps;
- Public Liability - Burns and scalds from hot food and drink;
- Public Liability - Car park and sidewalks/Car park incidents;
- Public Liability - Catastrophic losses involving large-scale loss of life in fires or other disasters;
- Public liability - Children’s play areas;
- Public Liability - Cuts and scratches - broken bottles and glasses;

- Public Liability - Dim lighting;
- Public Liability - Discotheques with high level amplification systems;
- Public Liability - Fights among customers;
- Public Liability - Furniture in disrepair/defective or broken chairs, stools etc;
- Public Liability - Goods in Care Custody and Control exposure;
- Public Liability - High powered flashing lights;
- Public Liability - Inadequate hygiene practice (if applicable);
- Public Liability - Large expanses of glass;
- Public Liability - Large numbers of guests/visitors - Functions/conventions, conferences and trade shows etc;
- Public Liability - Liquor Liability (intoxicated or aggressive guests, accidental serving of minors);
- Public Liability - Poor housekeeping/poor condition of flooring etc;
- Public Liability - Presence of guest entertainers, musicians, speakers, personalities etc;
- Public Liability - Shocks from poorly maintained electrical equipment;
- Public Liability - Toxic pesticides, shrubs and plants;
- Public Liability - Traffic accidents and other mishaps caused by intoxicated customers;
- Public Liability - Various risks/hazards from - swimming pools, spas and other recreational facilities;
- Public Liability – Advertising liability – false or misleading information provided on brochures and other advertisements;
- Public Liability – Electrical/electronic equipment with defective parts or codes;
- Public Liability – Infections due to contact with non-sterile towels, glasses, bedding or other personal items;
- Public Liability – Staircases lacking adequate hand rails/weak or loose balcony railings/Revolving doors;
- Public Liability – Washrooms located on another level/trips and falls;
- Worker's Compensation - Lifting and handling injuries/back injuries from lifting;
- Worker's Compensation - Young and inexperienced staff/part time workers/contractors;
- Worker's Compensation – Employees may work long hours/exposure to stress related sicknesses;
- Worker's Compensation – Injuries from broken or chipped glassware;
- Worker's Compensation – Manual lifting of equipment;

- Worker's Compensation - Armed robbery/Holdups or attempted holdups;
- Worker's Compensation - Contact with cleaning compounds;
- Worker's Compensation - Electrical shocks from poorly installed/poorly maintained equipment;
- Worker's Compensation - Kitchen risks/hazards - scalds and burns, cuts, electric shocks, slips and falls;
- Worker's Compensation - Vehicular accidents;
- Worker's Compensation – Discotheques with high-level amplification systems/High powered flashing lights;
- Worker's Compensation – Exploding bottles, popping corks;
- Worker's Compensation – Gardening/maintenance workers/exposure to toxic pesticides;
- Worker's Compensation – Intoxicated customers and guests/Verbal or physical abuse from guests; and
- Worker's Compensation – Maintenance staff - Working on roofs/Ladders or scaffolds.



Property Damage

Key Questions

Q: Is the business seasonal in nature and if so, is the premises left unoccupied at any time of the year?

A:

Q: Is the building "heritage listed"?

A:

Q: Does the business have a "cloakroom" facility where customers may leave clothing or personal effects?

A:

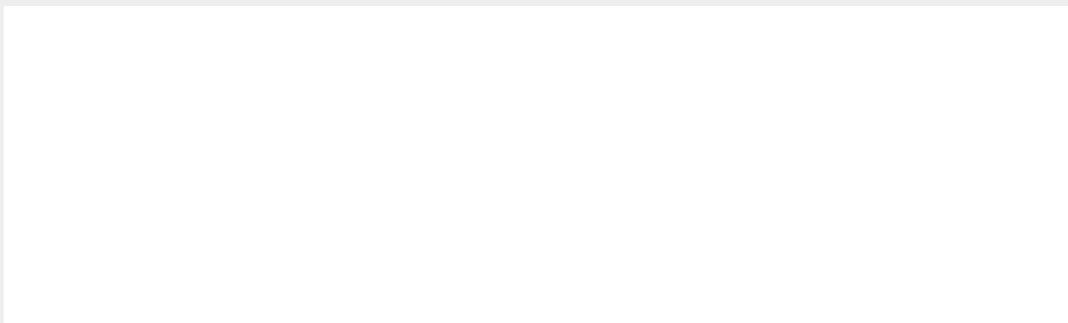
Q: Is there a "beer garden"?

A:



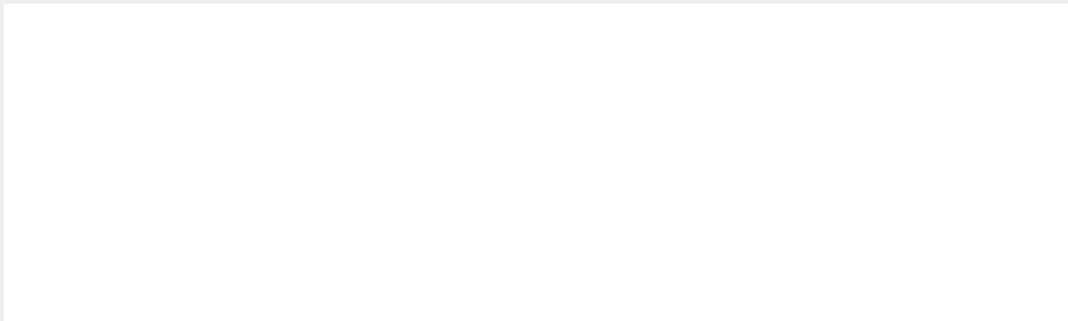
Q: Are there children's play areas inside or outside the facility?

A:



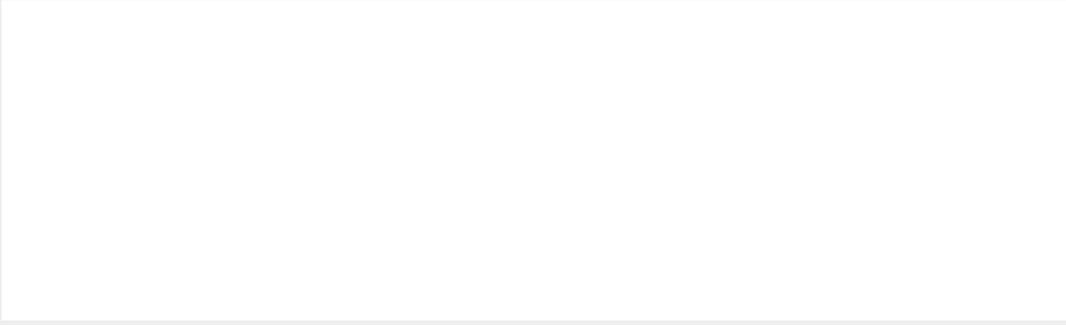
Q: What other facilities are offered to guests e.g. gymnasiums, personal fitness trainers and internet cafes?

A:



Q: Values of external property including trees, plants, shrubs, sports fields or courses, retaining walls, fences, nets, underground sprinklers, benches, exterior light poles, outdoor signs, paved walkways, patios, and bridges

A:



Q: Are ovens equipped with automatic cut-off devices to prevent overheating or explosion?

A:



Q: Details of waste removal frequency and waste storage arrangements

A:



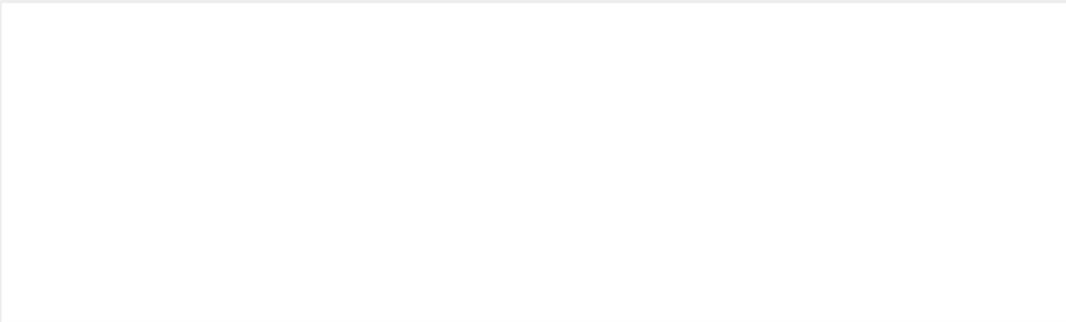
Q: Is stock located in areas adjacent to boilers?

A:



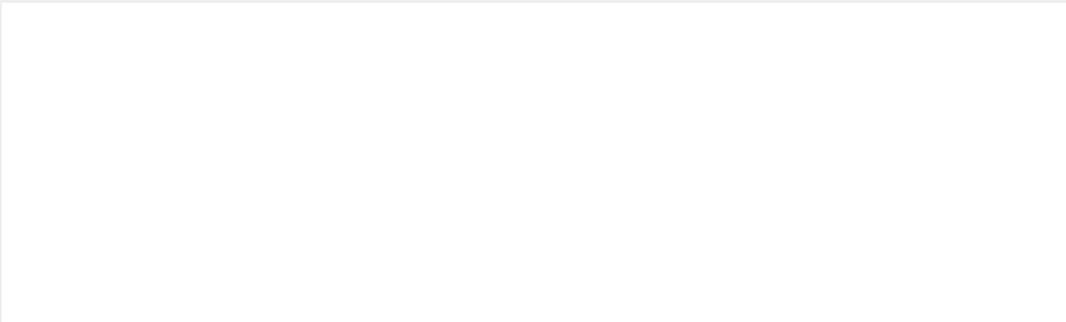
Q: Has the premises recently been checked for electrical safety?

A:



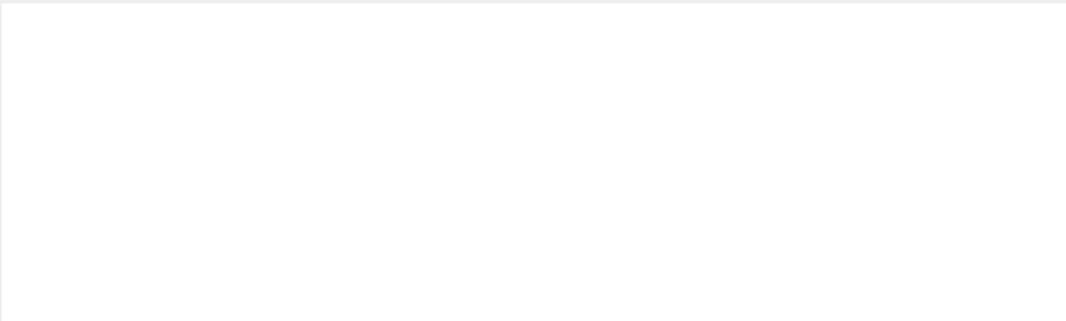
Q: What is the extent of and value of plate glass in the premises?

A:



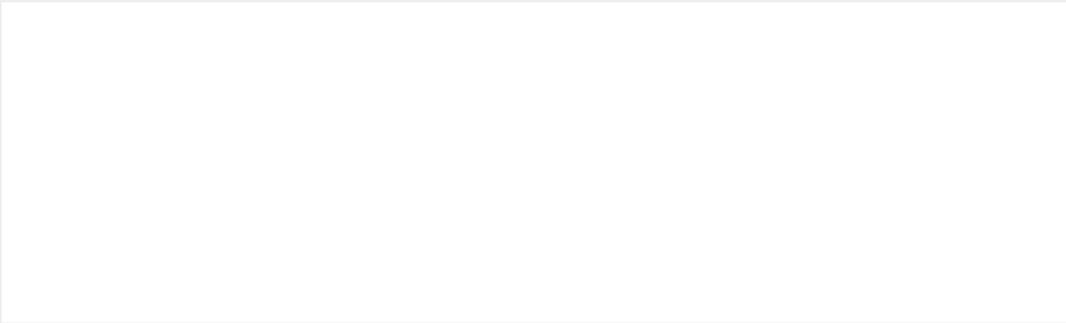
Q: The location of the boiler that supplies the steam and its cleaning/maintenance schedule and frequency of inspection as well as the party responsible for maintenance

A:



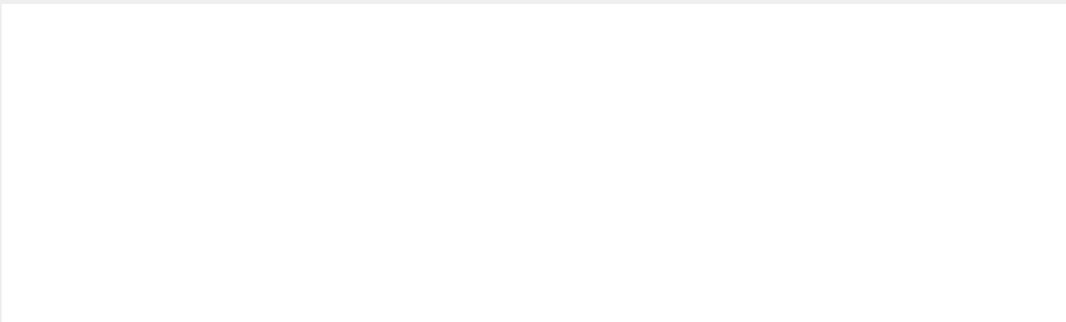
Q: Details and values of grounds maintenance equipment including ride on or standard lawnmowers, rollers, clippers, hedge trimmers, whipper-snippers etc

A:



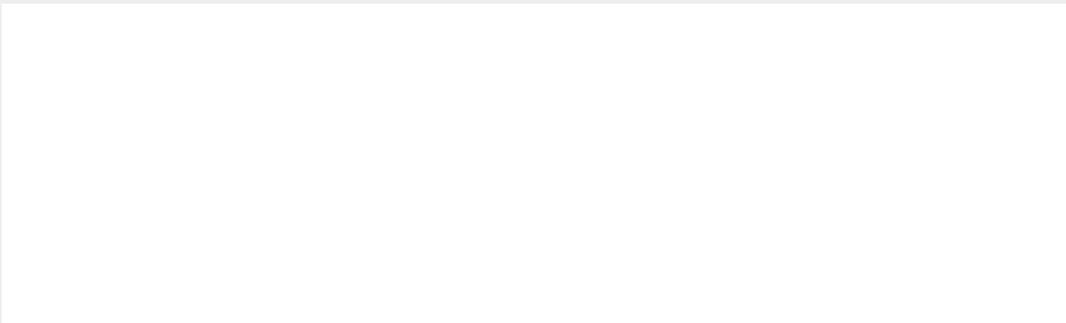
Q: Has the insured performed any renovation of the building in the recent past? If so, details will be required including the nature of the work and details of the party that performed the work.

A:



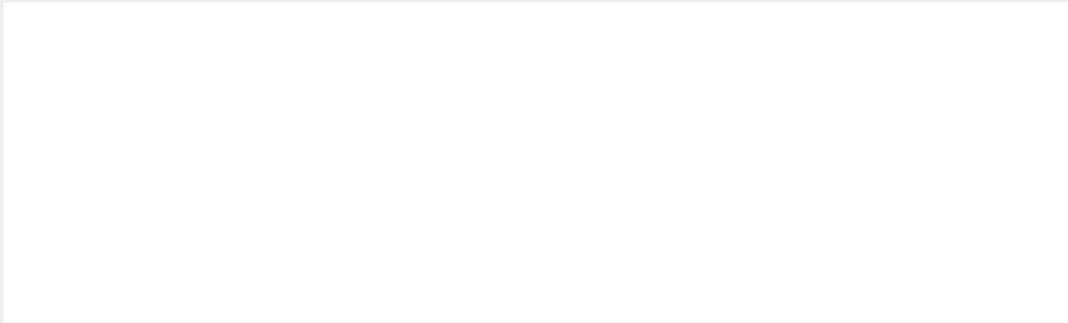
Q: The value/sub-limit required for landscaped gardens (where applicable)

A:



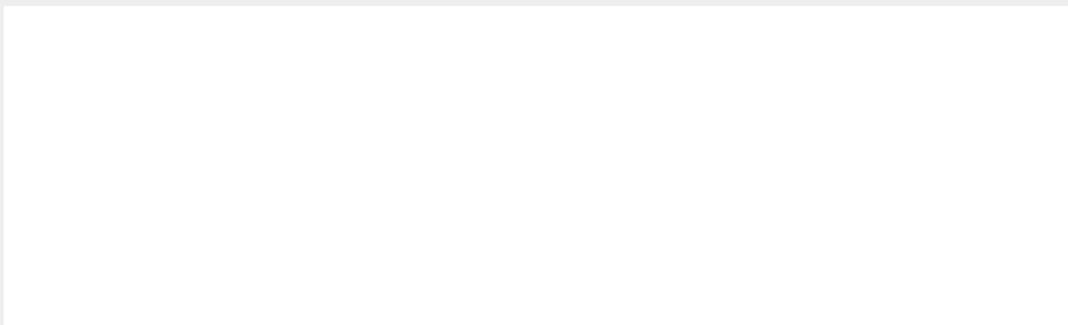
Q: Details of the age, type, and construction of refrigerated/temperature controlled storage areas/cool rooms. Details of the maintenance and inspection frequency of refrigerated units

A:



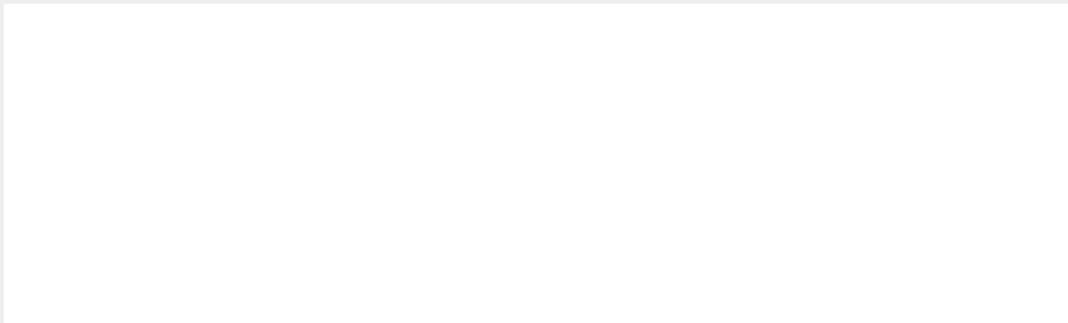
Q: Steps taken to control grease and oil build-up from grills, fryers etc

A:



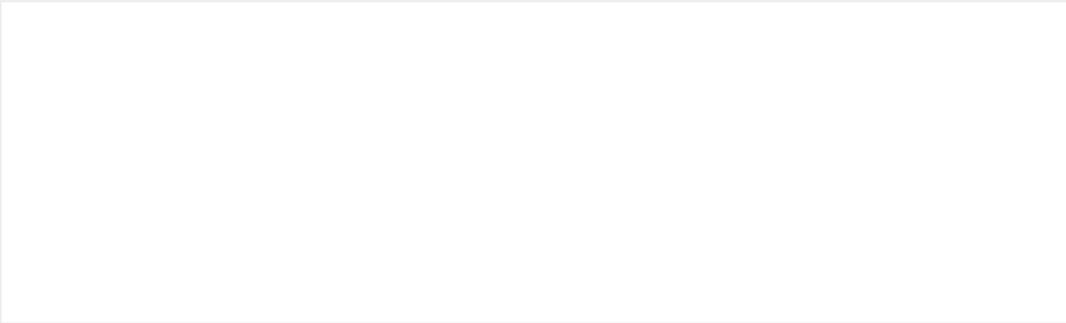
Q: How and where are cleaning chemicals and other hazardous items stored?

A:



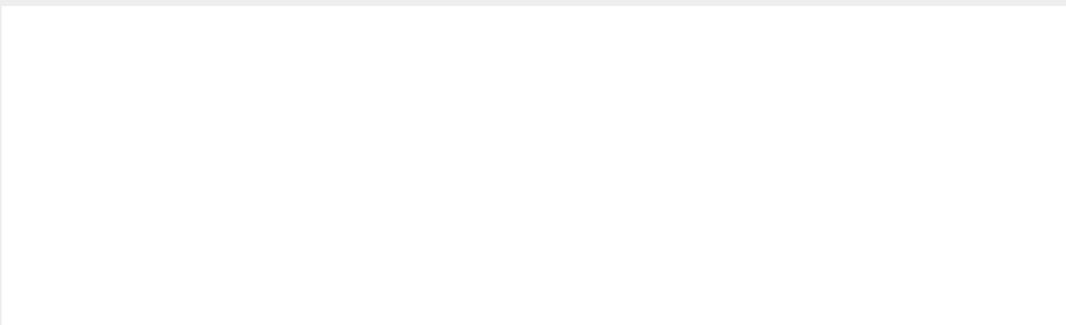
Q: Does the insured have an extensive wine cellar? What sum insured should be allowed for liquor stock?

A:



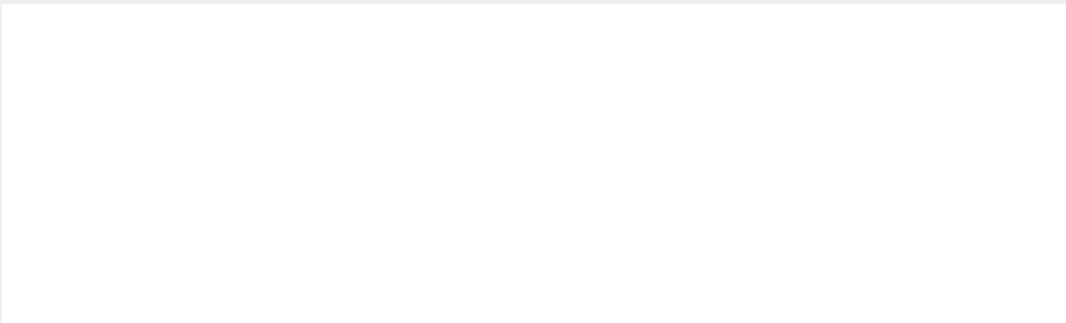
Q: Is there a large amount of EPS used in refrigeration chambers/cool rooms?

A:



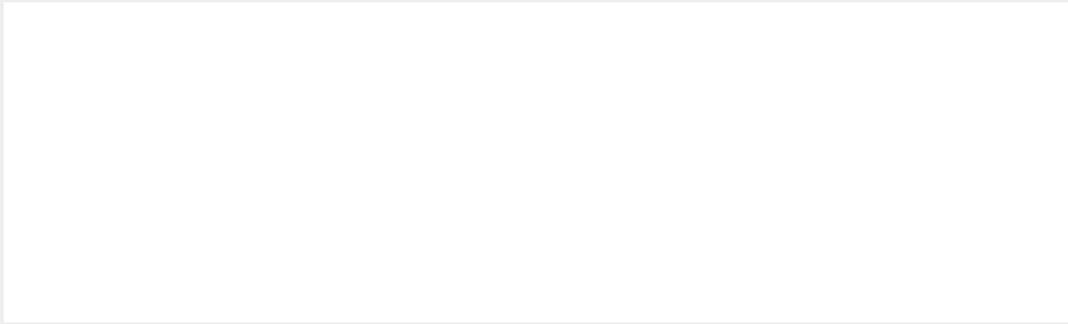
Q: Is cover required for billiard or snooker tables, or other high value game equipment?

A:



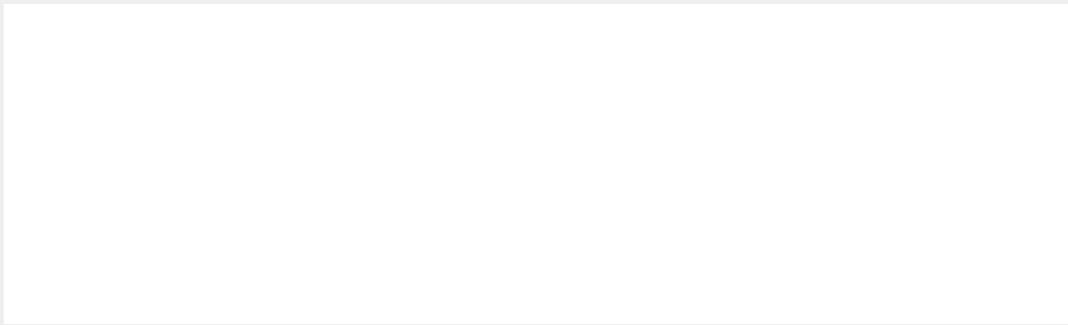
Q: Is the insured operation (a) a guest house or private hotel, (b) a Youth hostel or Backpacker hotel, (c) a motel, (d) a hotel, (e) a conference centre, (f) a resort? What is the size of the business? How many employees are there? Is the business a chain or franchise operation with multiple premises?

A:



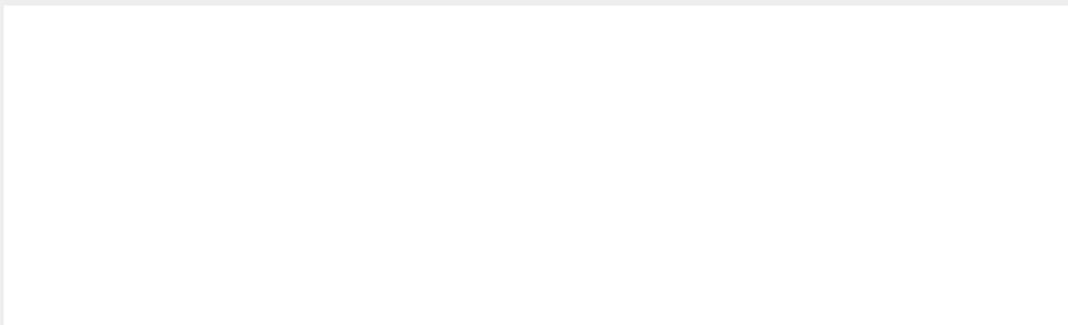
Q: Does the insured provide (a) Long term accommodation, (b) Rental or leased accommodation, (c) Serviced apartments, (d) Time share accommodation or (e) Houseboat accommodation? If so, please see separate write ups in RiskCoach.

A:



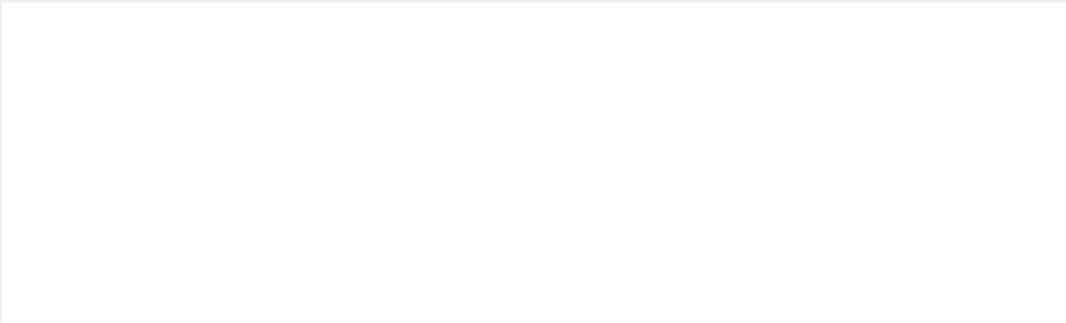
Q: Does the insured own or manage the operation for an investment company?

A:



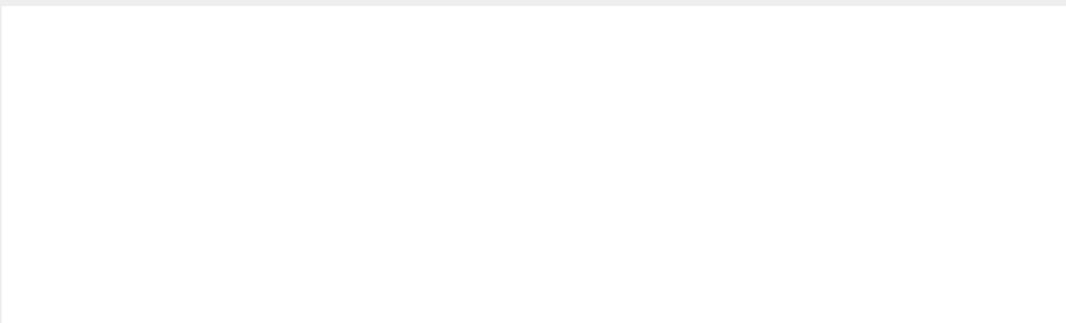
Q: Do international operations and premises need to be considered in arranging the insurance program?

A:



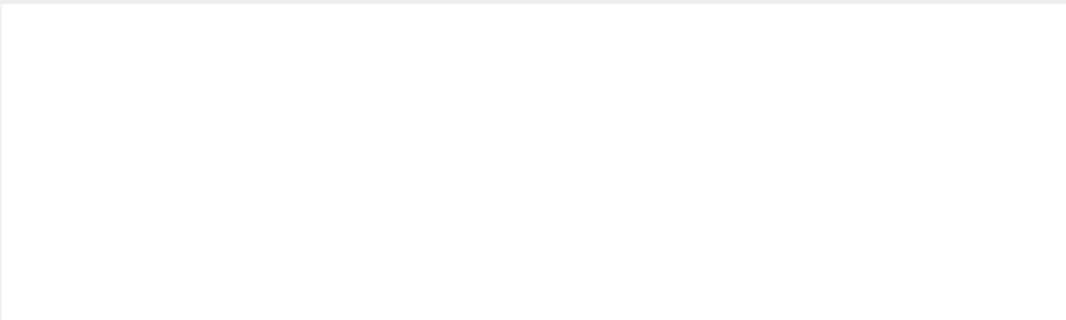
Q: Are there any other business activities to consider e.g. hotel/motel supplies wholesaling?

A:



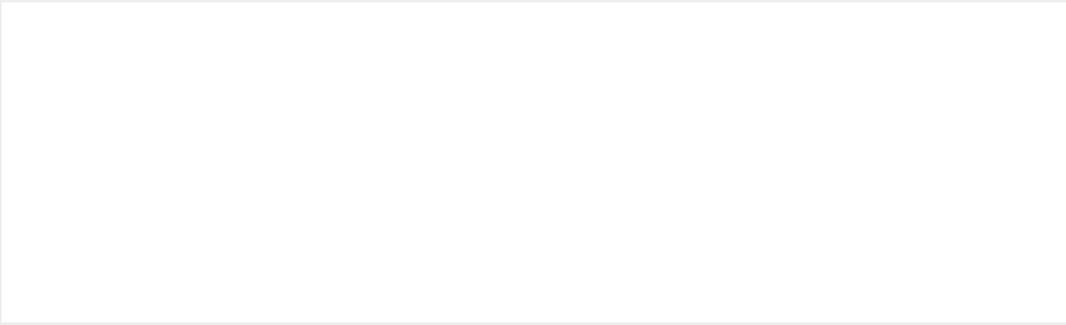
Q: The location and number of weeks per year the hotel/motel is open. Is the business seasonal in nature and if so, is the premises left unoccupied at any time of the year?

A:



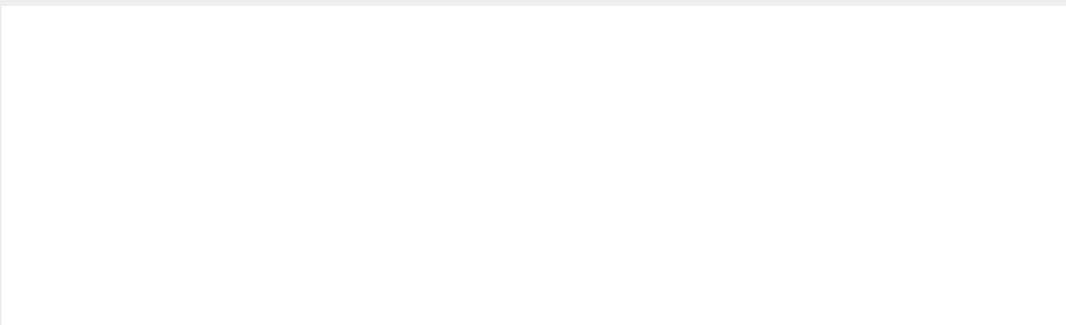
Q: Details of the hotel/motel layout and the construction and value of the property, together with details of any special features. Does the insured have multiple facilities?

A:



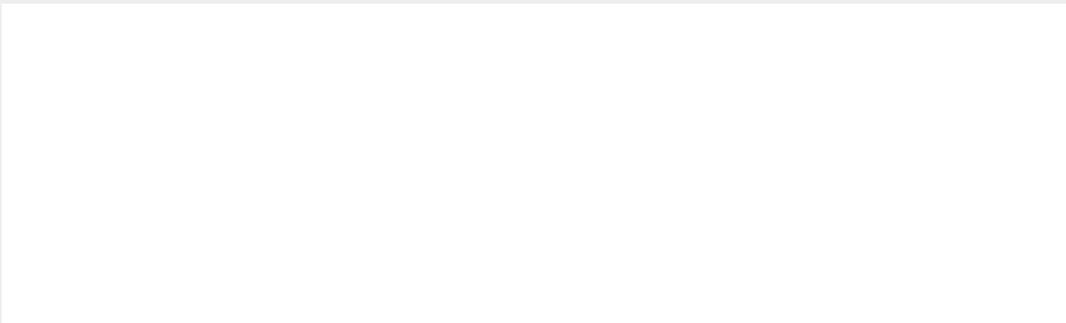
Q: Is the hotel/motel undergoing any renovations in the next 12 months?

A:



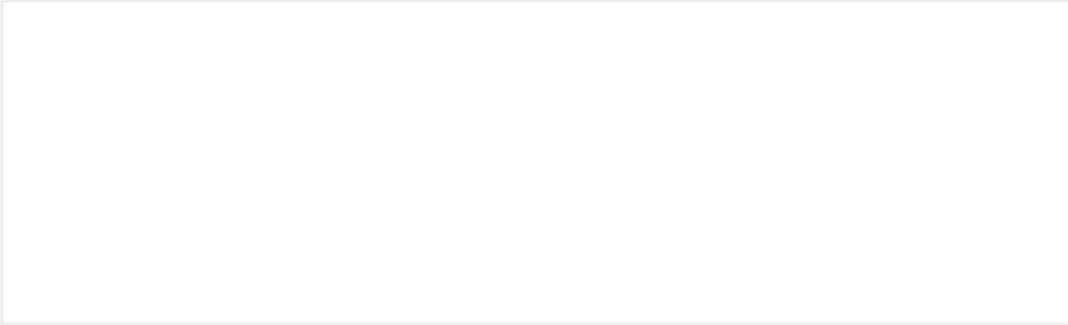
Q: Does the hotel/motel share a common roof with other premises?

A:



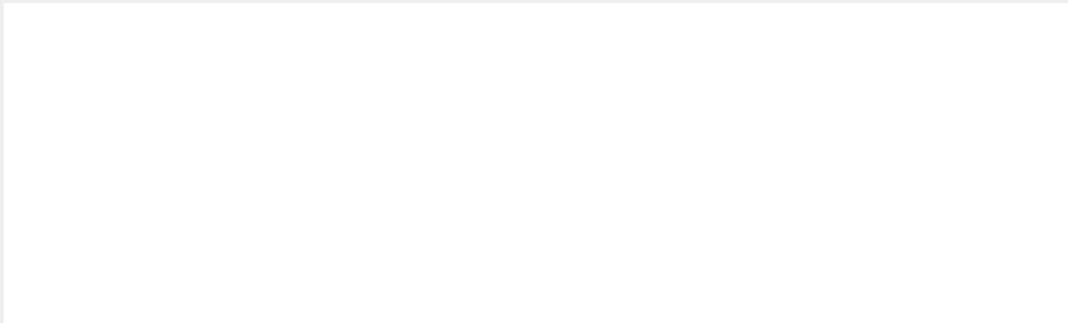
Q: Details of the maintenance schedule on boilers, building plant, ventilation systems and kitchen equipment. Are any of these items custom built or designed or manufactured overseas?

A:



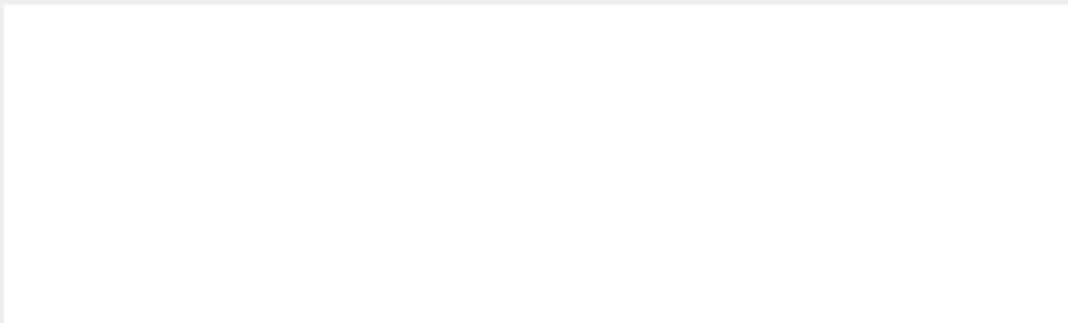
Q: What are the age, type, and condition of the insured's fire detection and suppression systems? Is the water supply adequate? What is the likely response time of fire services? Are the premises sprinklered?

A:



Q: The type and the amount of lawn care chemicals and oil/fuel kept on the premises

A:



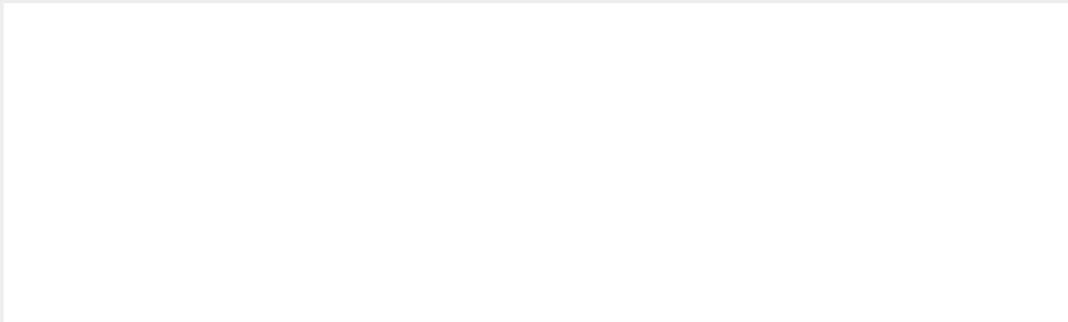
Q: Is there a central computer control room? How is this protected against fire?

A:



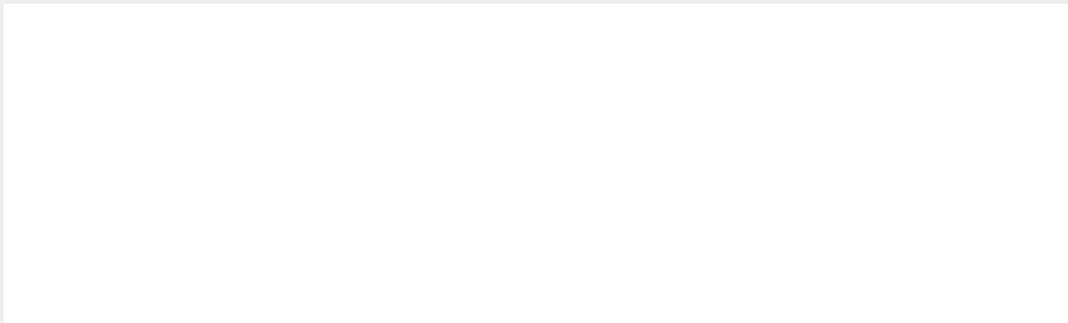
Q: Is the hotel/motel licensed or unlicensed?

A:



Q: Does the hotel/motel offer restaurant/bar/café services? Details of types of food service/preparation will be required

A:



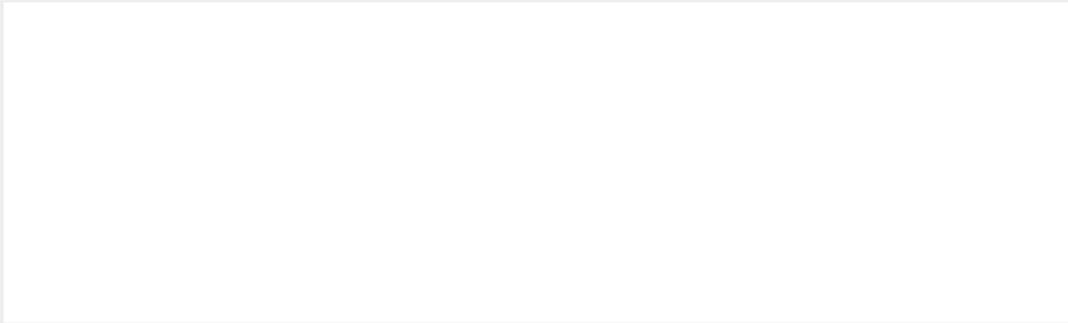
Q: Are guests provided with their own cooking facilities?

A:



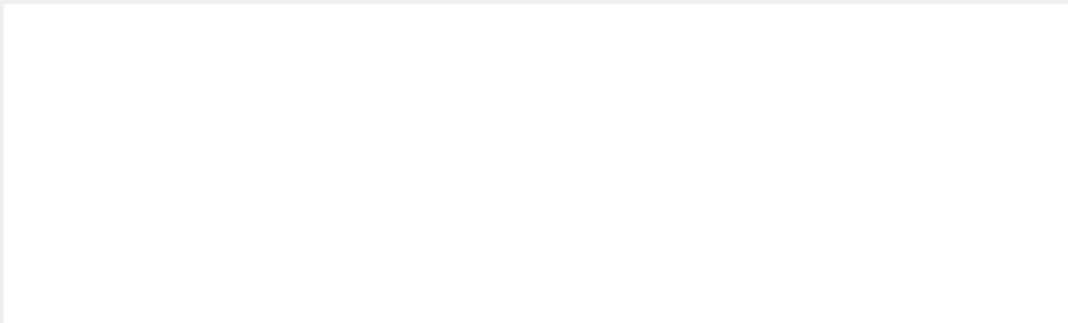
Q: Do guests have access to laundry facilities? Are machines coin-operated or service only? How many machines are there? What vending machinery is present?

A:



Q: For in house commercial laundries, how are machine temperatures monitored? Do the machines have current overload protection or automatic thermostatic controls? Are temperatures inside commercial driers monitored and do these have cut-off switches? Do pressing machines have pressure relief valves? How is the risk of lint and dust build up in the premises controlled?

A:



Q: Does the insured have an automatic extinguishing system protecting all hoods, ducts, filters and deep-fat fryers?

A:



Q: Is the gas supply isolated from the main supply after hours?

A:

Q: Does the hotel/motel have gaming facilities with pokies, bingo or keno?

A:

Q: Does the hotel/motel have ATM facilities?

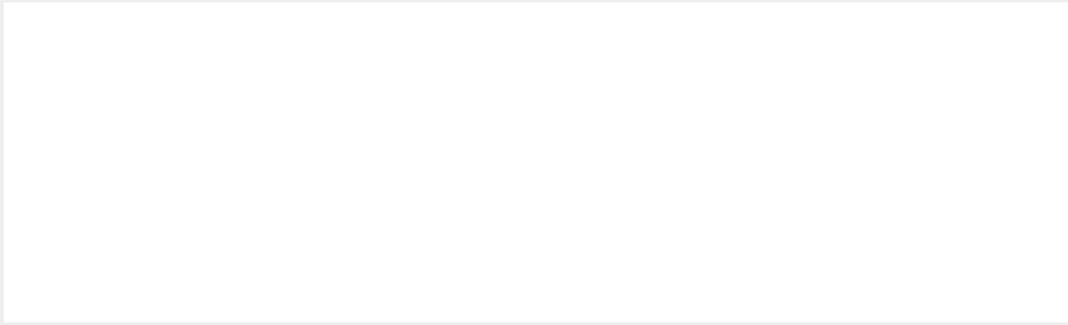
A:

Q: What is the responsibility of the hotel/motel for buildings, fixtures, fittings, gaming machines and bar hardware and signage under any contract with the brewery or owner?

A:

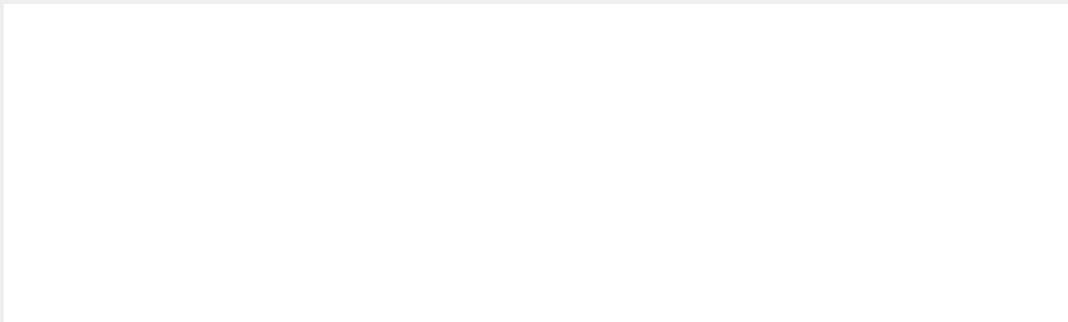
Q: Does the hotel/motel have dance floors or live music events? If so, are there special lighting and sound systems installed?

A:



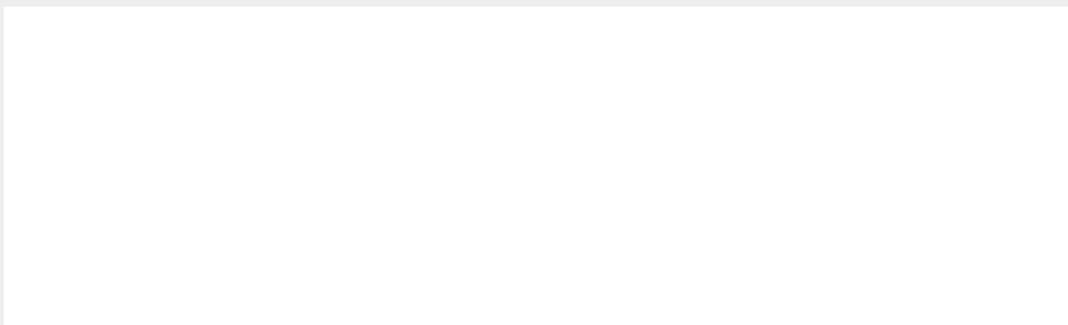
Q: Details of the security arrangements for sporting equipment owned by the hotel/motel (where applicable)

A:



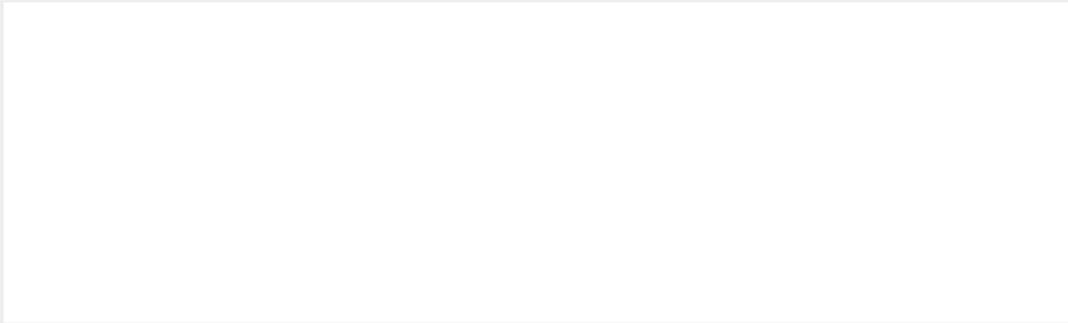
Q: What sum insured is required for TV, audio systems, entertainment equipment and the like in guest rooms and common areas?

A:



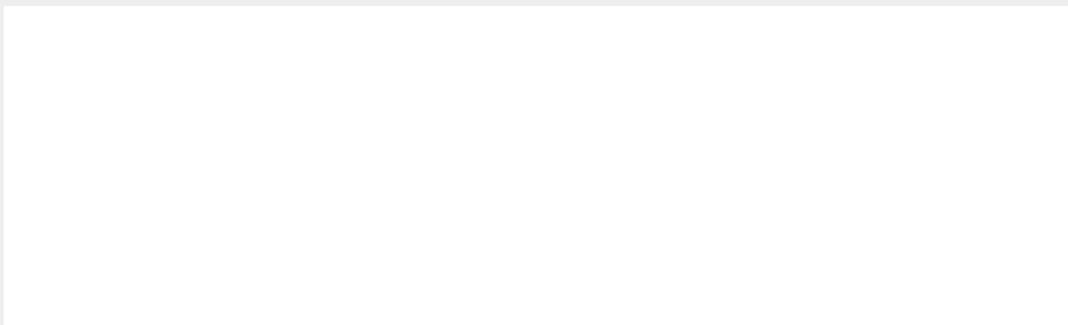
Q: Does the insured have in-house retail operations e.g. a sports shop or gift shop? If so, what is the maximum and average value of stock at the premises at any one time?

A:



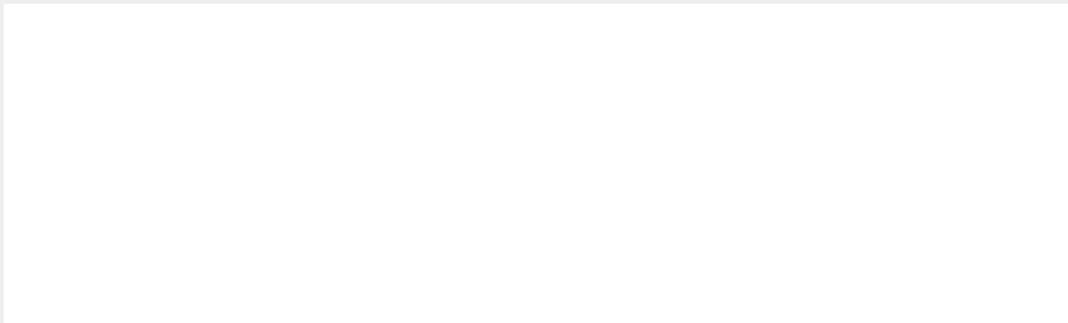
Q: Does the hotel/motel have a swimming pool?

A:



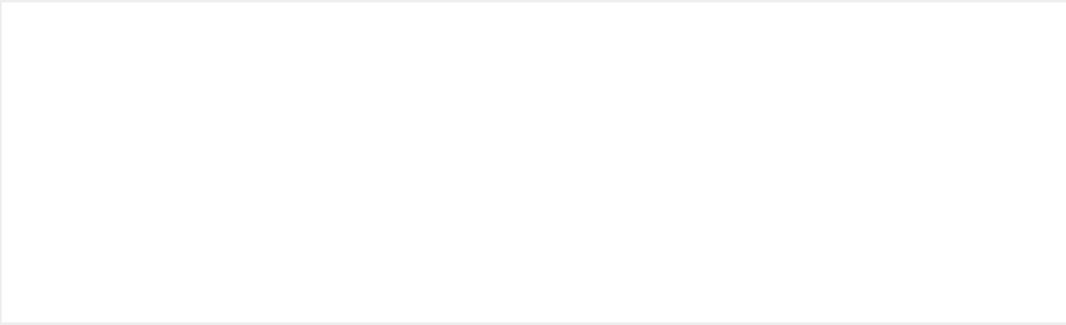
Q: Does the business have a "cloakroom" facility where customers may leave clothing or personal effects? What value is required as a sublimit for customer goods?

A:



Q: What other facilities are offered to guests e.g. gymnasiums, hairdressing and beauty salons, personal fitness trainers and internet cafes?

A:





Business Interruption

Key Questions

Q: Is the business dependent on particular suppliers e.g. breweries or restaurant suppliers?

A:

Q: Is there any custom built plant or machinery? What is the likely lead time for replacement?

A:

Q: Does the insured have emergency backup power in the event of an interruption to public utilities?

A:

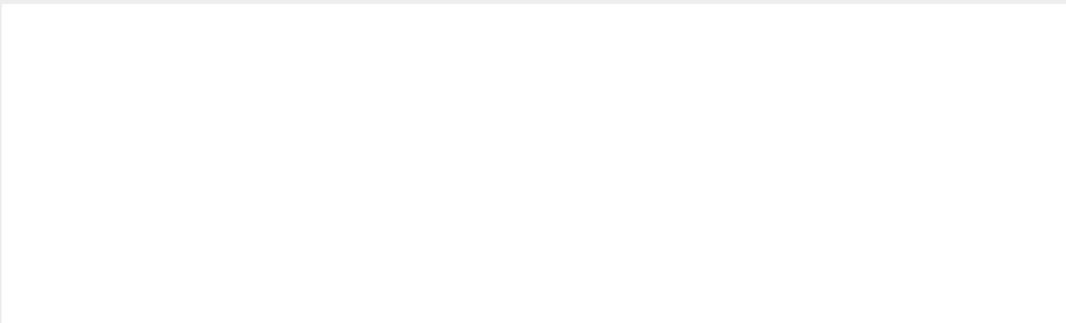
Q: Does the insured have an extensive wine cellar? How long would this take to restock?

A:



Q: Is the building "heritage listed"? Would this significantly extend the period required for reinstatement?

A:



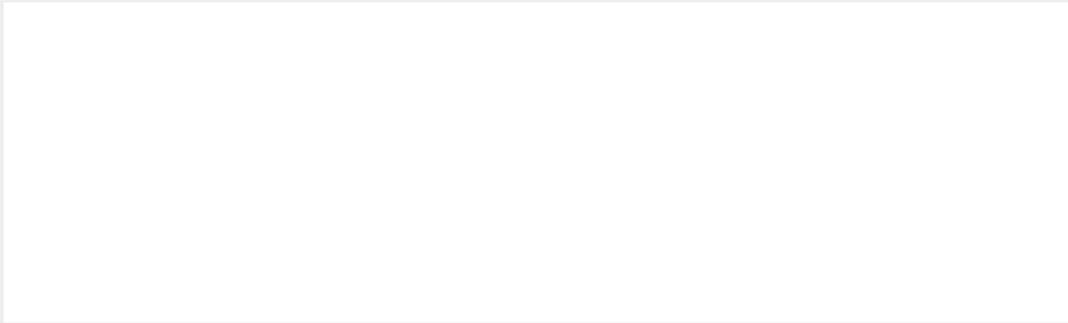
Q: What is the average occupancy rate? Is the hotel/motel left unoccupied/closed at any time of the year (e.g. when the tourist season is over?)

A:



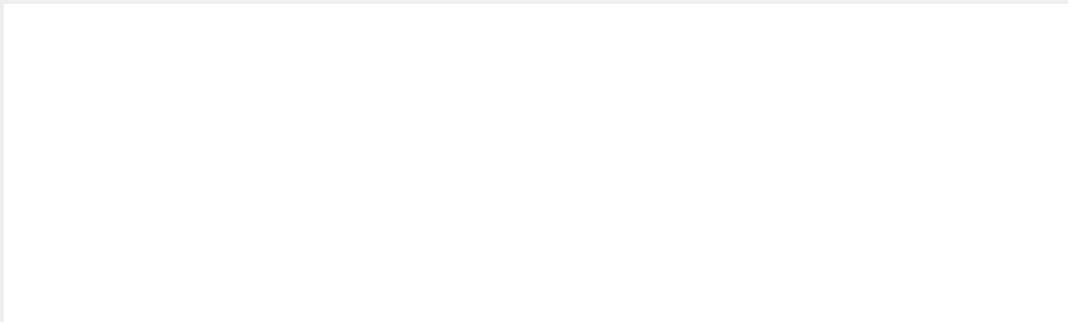
Q: Is the hotel/motel located near major tourist attractions or major businesses providing regular custom?

A:



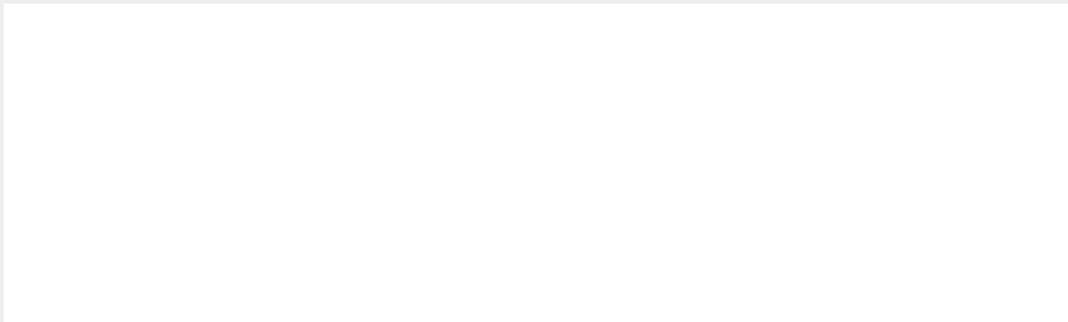
Q: Details of the layout and the construction and value of the property, together with details of any special features. Does the insured have multiple facilities?

A:



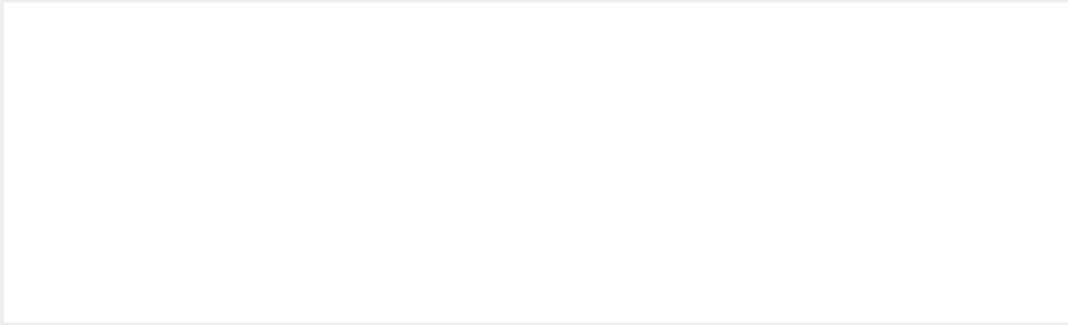
Q: Is there a central computer control room? What is the vulnerability of the business operation in the event of computer control room damage?

A:



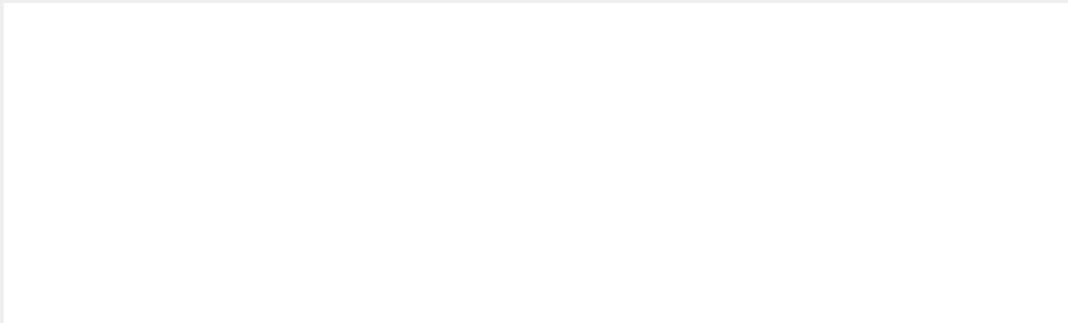
Q: What is the responsibility of the hotel/motel manager for buildings, fixtures, fittings, gaming machines and bar hardware and signage under any contract with the brewery or owner?

A:



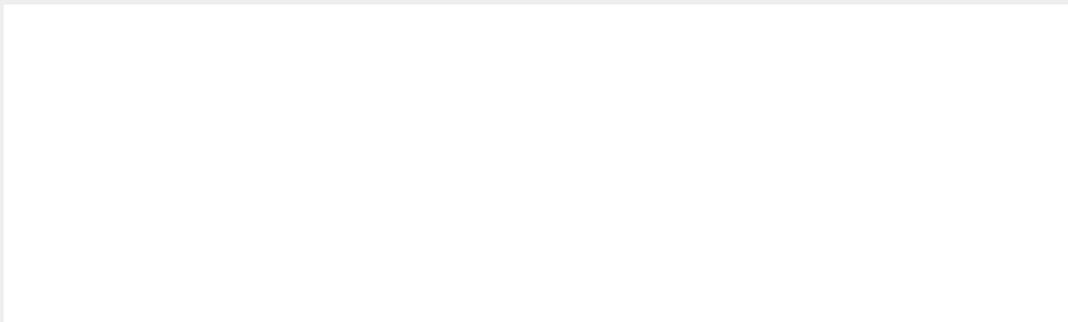
Q: What is the length of time needed to rebuild the facility in the event of a major fire loss? In the event of loss, would compliance with new building or environmental regulations significantly affect the time required for reinstatement?

A:



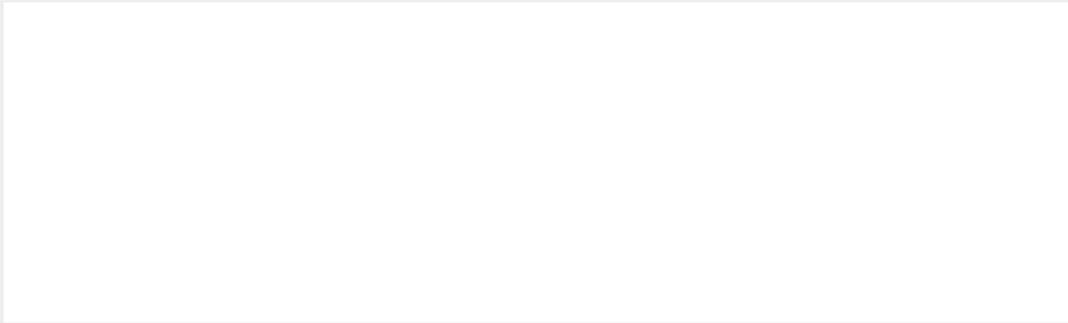
Q: Does the insured have gaming facilities with pokies, bingo or keno? How long would it take to replace gaming equipment?

A:



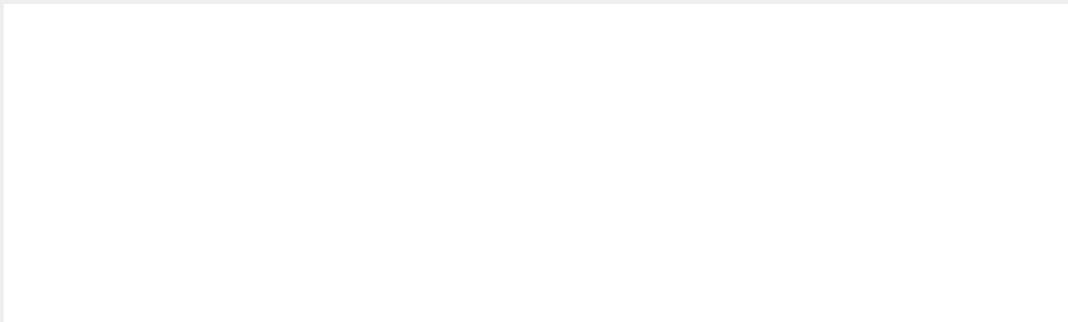
Q: Is the time period for sports facility or landscaped garden reestablishment affected by water restrictions?

A:

A large, empty rectangular box with a light gray border, intended for the user to provide an answer to the question above.

Q: Has the business undertaken business continuity planning and what options emerged from that which needs to be taken into account with this insurance?

A:

A large, empty rectangular box with a light gray border, intended for the user to provide an answer to the question above.



Crime

Key Questions

Q: A description of the typical clientele, location and maximum customer numbers as well as security arrangements

A:

Q: Are accounting, inventory controls and the ordering of supplies checked by a second employee?

A:

Q: Can cash registers be opened only by an employee with a special code or key?

A:

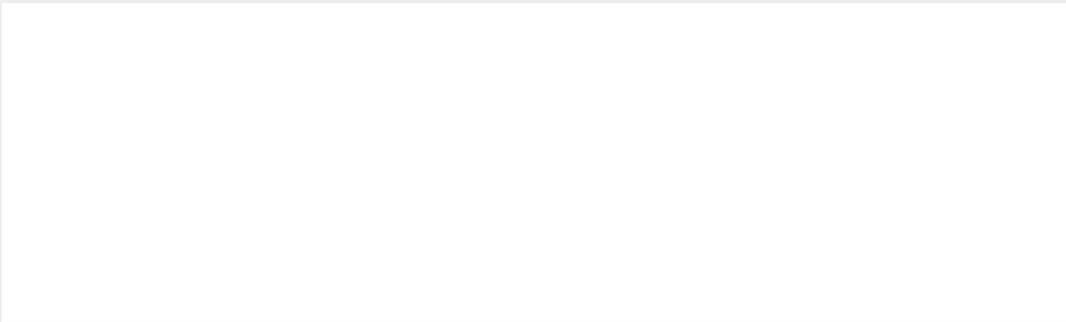
Q: Does the insured frequently employ casual staff?

A:



Q: Does the insured handle any payroll in cash?

A:



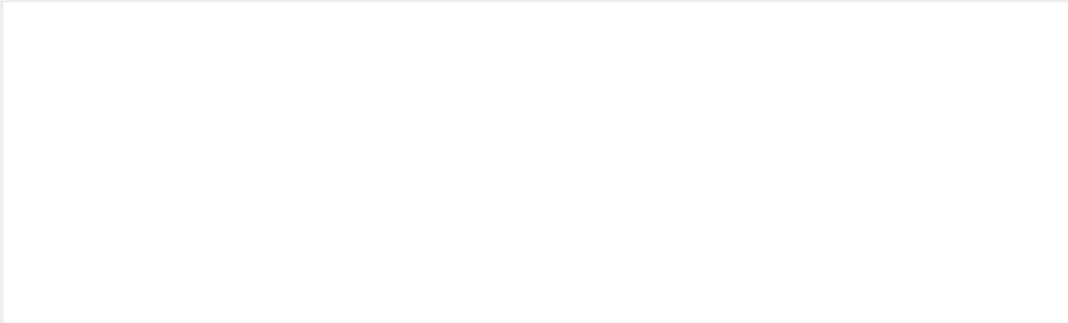
Q: Details of perimeter/premises security. Is the facility enclosed by any type of fencing or natural barrier such as woods or a lake?

A:



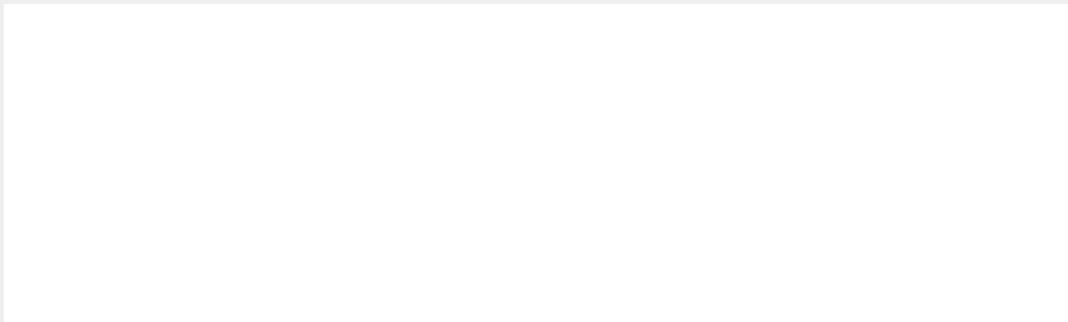
Q: Details of the security arrangements for sports equipment (e.g. alarms, locks, sprinklers, and whether the storage building is locked at night)

A:



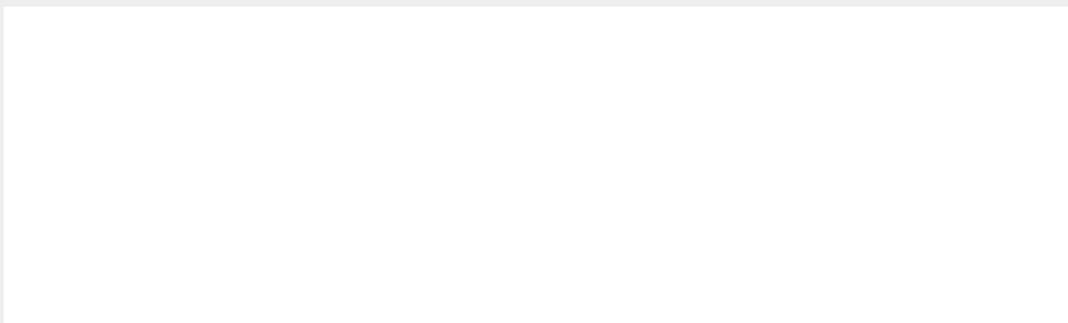
Q: Average and maximum amount of cash kept on the premises; where is cash kept on the premises; is there a safe and is any cash left in the store overnight; and what is the frequency of banking?

A:



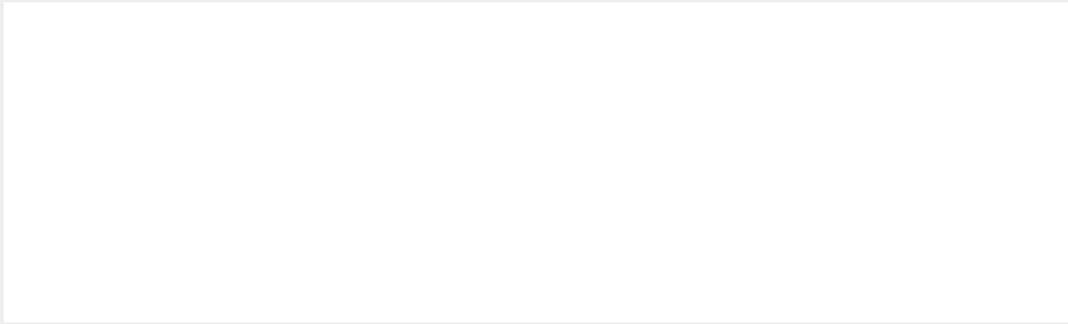
Q: Does the insured have an extensive wine cellar? Details of seasonal variations in stock levels. Average and maximum value of liquor and wine present at the premises.

A:



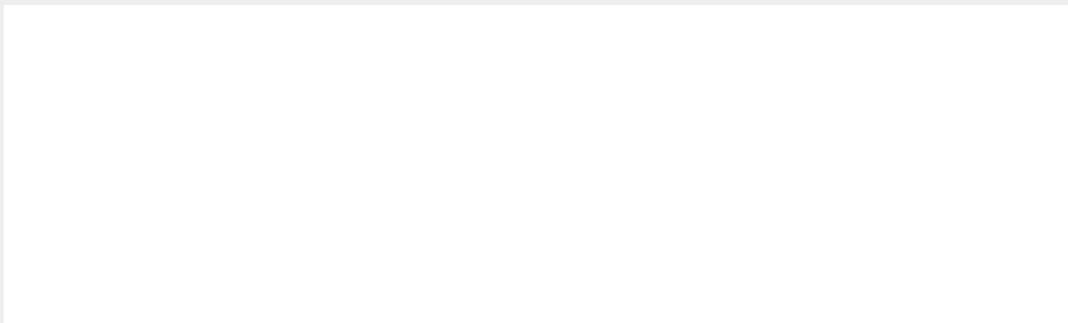
Q: Details and values of grounds maintenance equipment including ride on or standard lawnmowers, rollers, clippers, hedge trimmers, whipper-snippers etc. How are these secured against theft when not in use?

A:



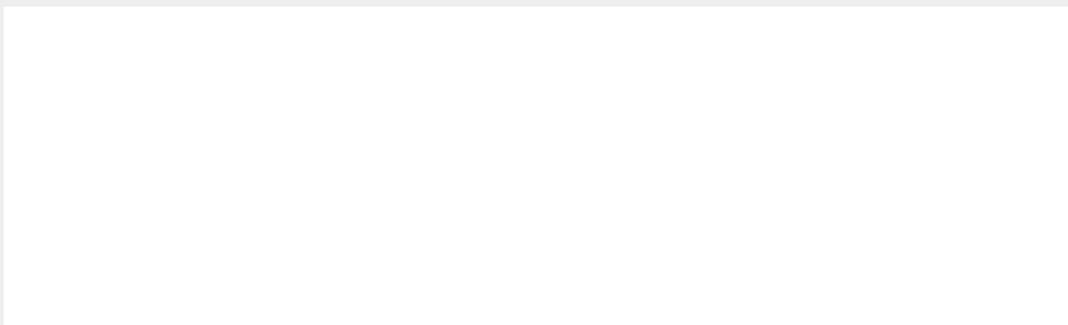
Q: The location and number of hours the business is open

A:



Q: Does the location increase the risk of criminal activity e.g. due to isolated location/lack of passers-by?

A:



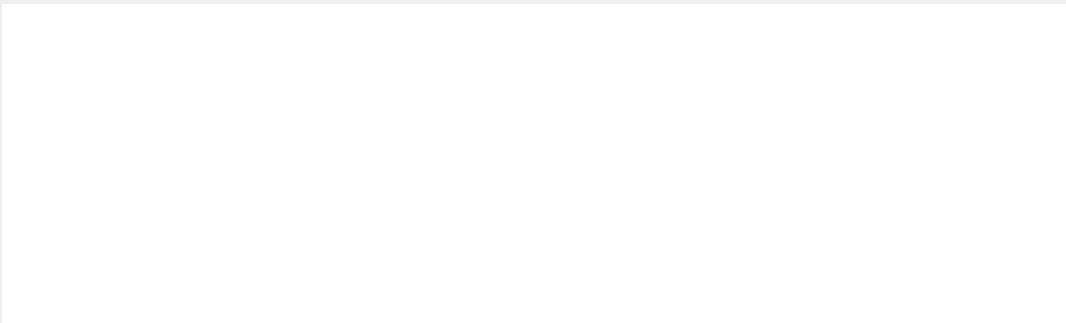
Q: Is there a safe and is any cash left on the premises overnight?

A:



Q: Details of perimeter/premises security. Is the hotel/motel enclosed by any type of fencing or natural barrier such as woods or a lake?

A:



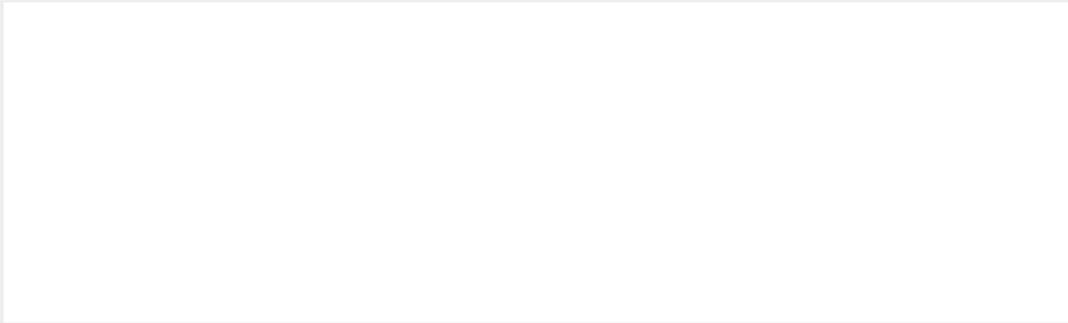
Q: Details of the security arrangements for gardening equipment and sports equipment (e.g. alarms, locks, sprinklers, and whether the storage building is locked at night)

A:



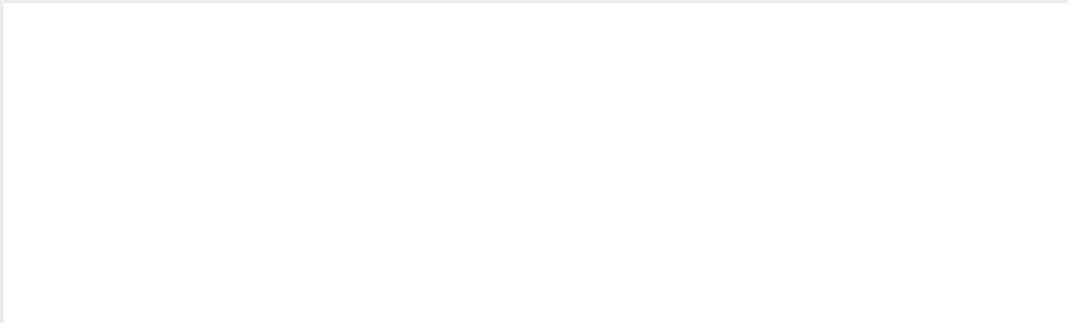
Q: Does the club have ATM facilities? Is the cash in the ATM the responsibility of the insured, or the bank?

A:



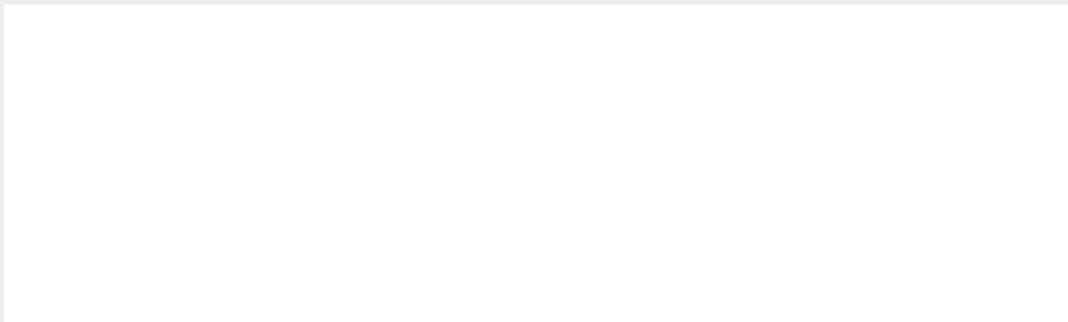
Q: Does the insured have gaming facilities with pokies, bingo or keno? What values of cash are in machines (average and maximum)? Is the insured responsible for the cash until collected by the game machine owners?

A:



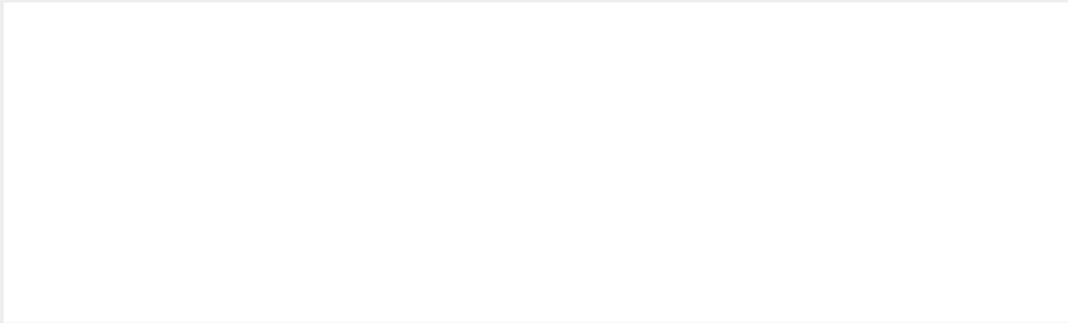
Q: What is the value of TV, audio systems, entertainment equipment and the like in guest rooms and common areas?

A:



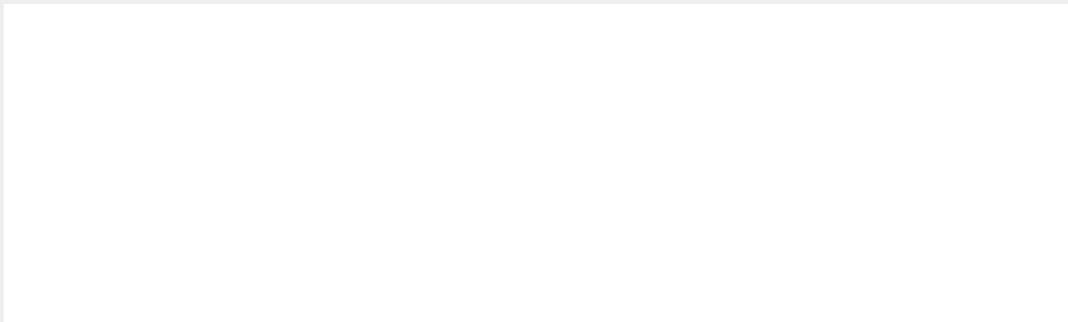
Q: Does the hotel/motel have dance floors or live music events? If so, are there special lighting and sound systems installed which could be a target for theft?

A:

A large, empty rectangular box with a light gray border, intended for the user to provide an answer to the question above.

Q: What retail outlets are within the hotel complex (if any)? What types and values of stock need to be considered?

A:

A large, empty rectangular box with a light gray border, intended for the user to provide an answer to the question above.



Marine (including Inland Transit)

Key Questions

Q: Unloading procedures for supplies (particularly whether shipments are ever left unattended in or adjacent to unlocked storage areas)

A:

Q: Is the hotel/motel responsible under contract terms for supplies in transit?

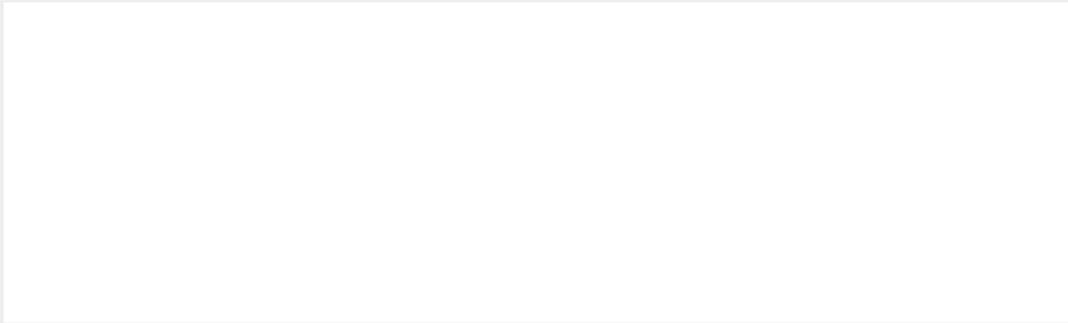
A:

Q: Is the hotel/motel licensed or unlicensed? Is cover required for cigarettes or alcohol in transit?

A:

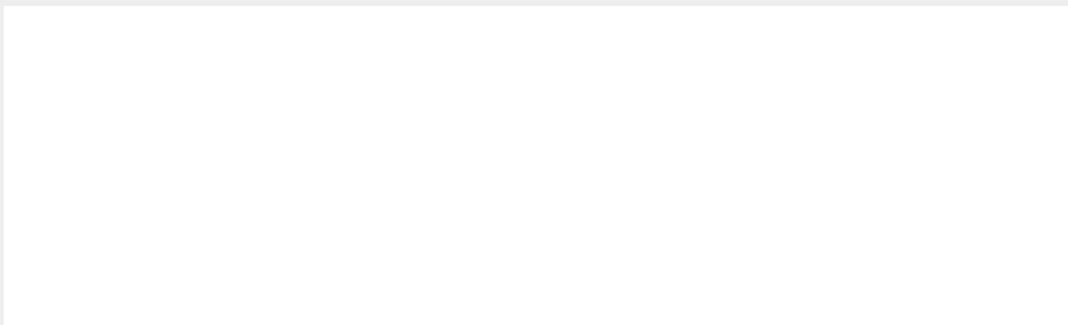
Q: Is the hotel/motel responsible under contract terms for retail stock (sports equipment, books, toiletries, giftware, clothing etc) in transit?

A:



Q: Does the hotel/motel provide restaurant/bar/café services and therefore require cover for perishables in transit? Does the insured transport any temperature controlled product in their own vehicles? If so, the age, type, maintenance program and inspection frequency of refrigerated units will be required (if applicable)?

A:



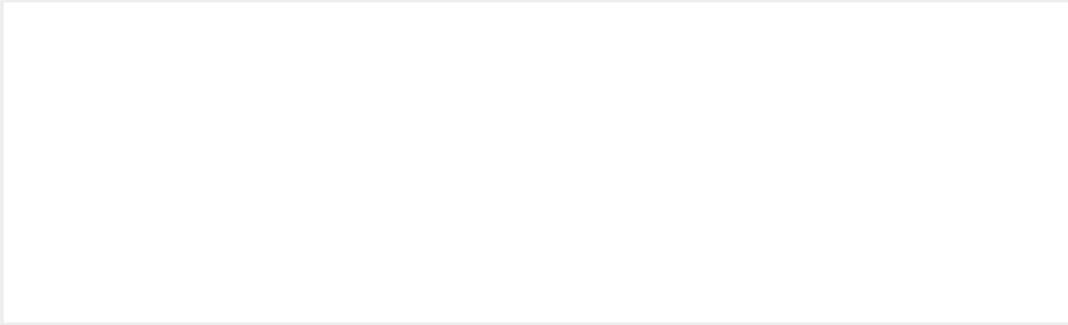
Q: Does the insured offer dry-cleaning or laundry services which are outsourced to contractors? Is cover required for own linen and customer garments in transit?

A:



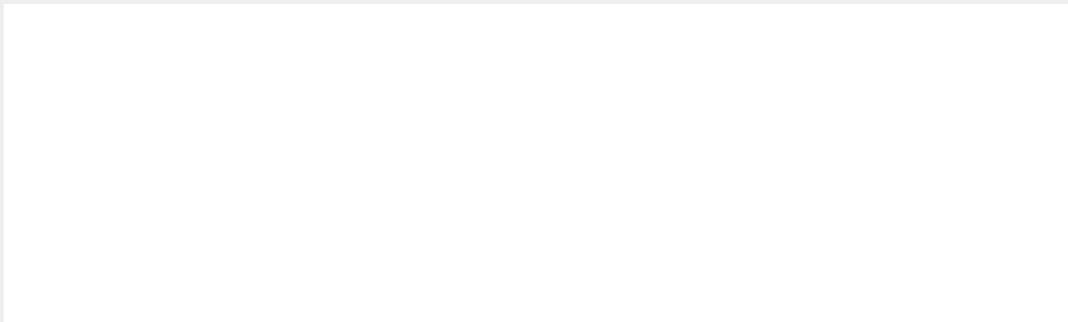
Q: Is the hotel/motel undergoing any renovations in the next 12 months which will require outfit and therefore transit of furniture and equipment?

A:



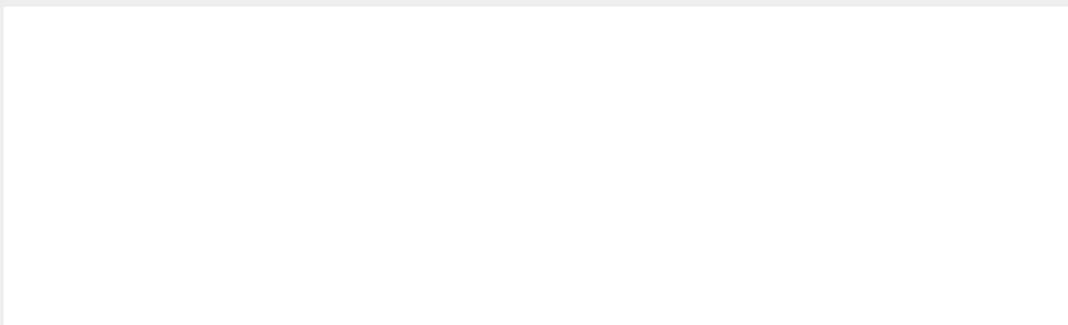
Q: Are gaming machines regularly transported to/from the hotel/motel for servicing, maintenance or changeover?

A:



Q: Does the business own and hire, or operate, one or more canoes, kayaks, rowboats, skiboats, runabouts or other craft for the enjoyment of guests or tourist operations?

A:





Equipment Breakdown

Key Questions

Q: What type of cooling system does the insured use?

A:

Q: Is duplicate kitchen equipment available? How quickly could items be replaced? What work-around processes are possible?

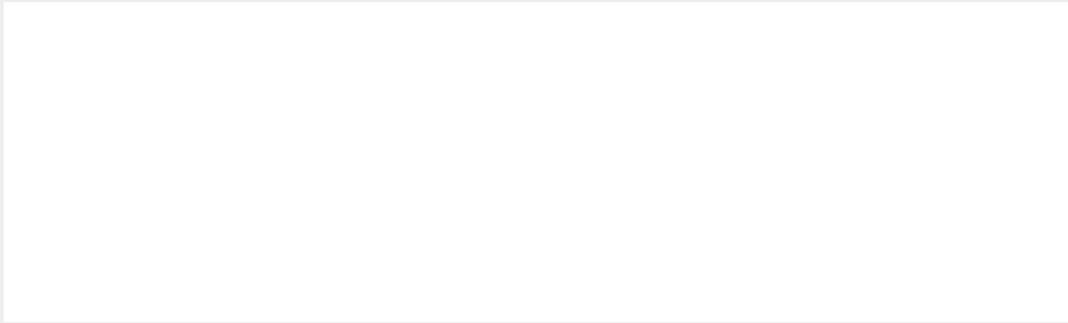
A:

Q: For in house laundries are machines coin-operated (for guests) or service only? How many machines are there? Are electric washers and dryers equipped with lint traps and thermostats to prevent overheating? How often are the lint traps cleaned? Are dryers vented and fitted with humidifying steam jets?

A:

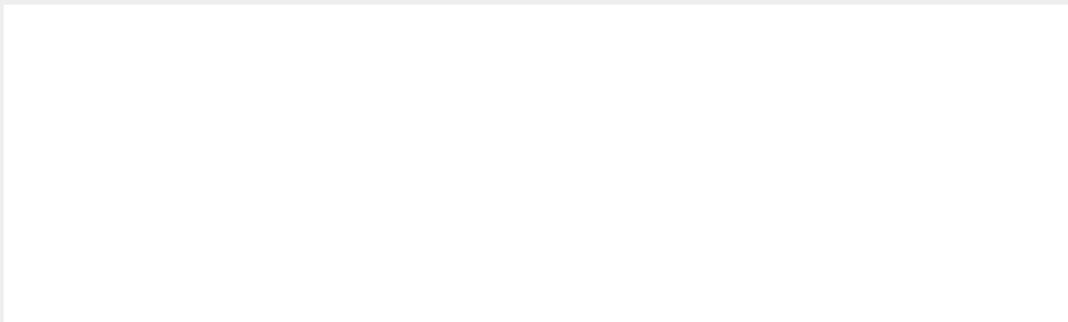
Q: How are machine temperatures monitored? Do the machines have current overload protection or automatic thermostatic controls? Are temperatures inside commercial driers monitored and do these have cut-off switches? To pressing machines have pressure relief valves? Are conveyor systems continuously monitored for slow speed or excessive friction? Is operating machinery always monitored and never left unattended?

A:



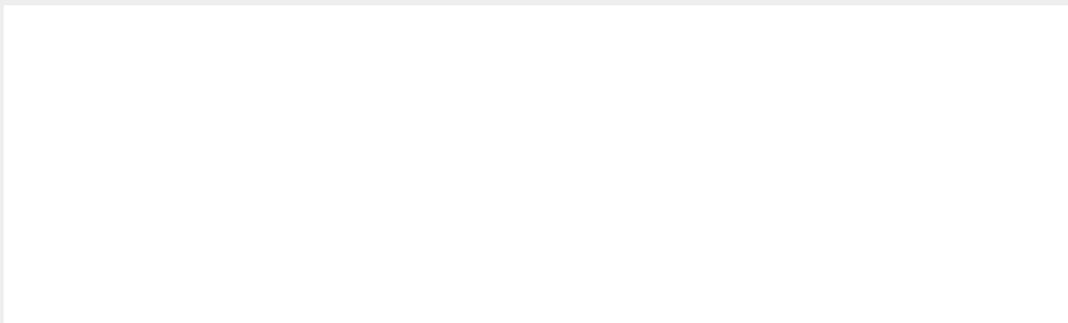
Q: Is all steam-pressurized equipment equipped with pressure relief valves? Are manufacturer recommended pressure levels posted prominently on or near this equipment? How does the insured ensure that presses and irons are never left unattended, and that all equipment is turned off at the end of the day?

A:



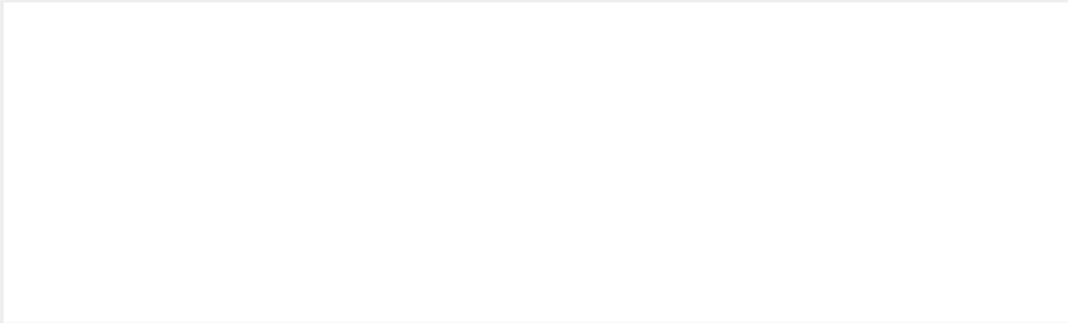
Q: Does the hotel/motel offer Restaurant/bar/café services? If deterioration of stock cover is required, details of cool rooms and stock values (maximum)

A:



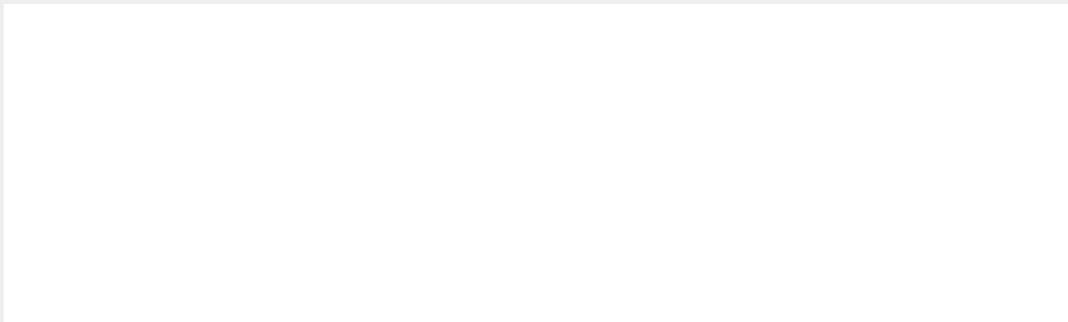
Q: Details of all mobile machinery/equipment (e.g. gardening equipment), together with the parties responsible for maintenance of these items

A:



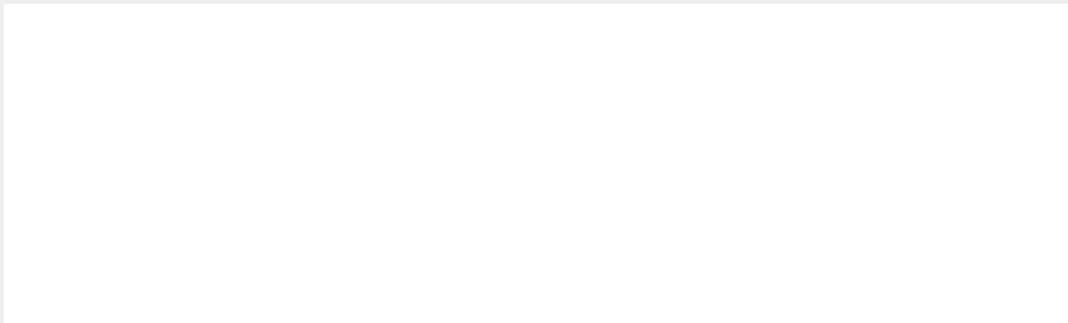
Q: What sum insured is required for TV, audio systems, entertainment equipment and the like in rooms and common areas?

A:



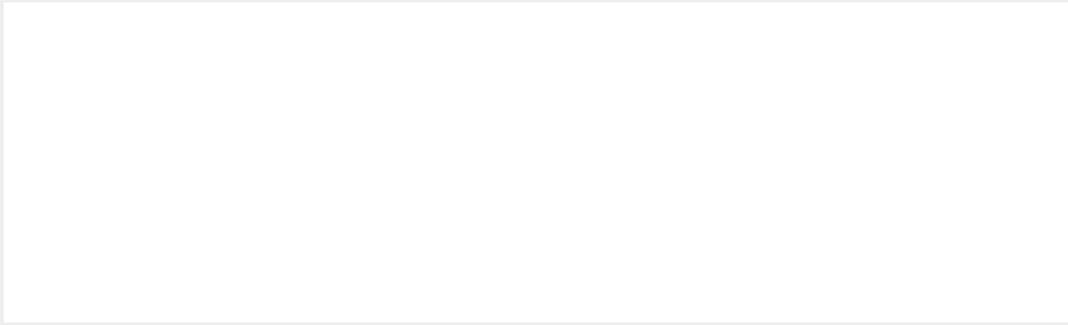
Q: What is the responsibility of the insured for gaming machines under the lease/hire contract?

A:



Q: Does the hotel/motel have a swimming pool? What machinery and equipment such as pumps, filters, cleaning systems etc need to be considered?

A:





Motor

Key Questions

Q: Who maintains and repairs the insured's vehicles? What are their training and experience?

A:

Q: What are the number, age, and experience of the insured's drivers?

A:

Q: Do employees use their own vehicles for business purposes?

A:

Q: Is cover required for unregistered mobile machinery e.g. golf carts, ride on mowers?

A:

Q: Does the insured ever (a) Pick up their own stock or (b) Provide transport services for guests to/from transport hubs?

A:

Q: Does the insured operate tour buses for guests/customers? Who is permitted to drive the bus and what is the maximum number of passengers?

A:

Q: Is cover required for mobile machinery such as gardening equipment or golf carts?

A:





Public Liability

Key Questions

Q: Is there a well documented fire and evacuation plan?

A:

Q: Is liquor liability cover required? Details will be required regarding licencing, staff training, clientele, and security.

A:

Q: Has the building been remodelled with innovations in design (e.g. atriums, suspended restaurants)?

A:

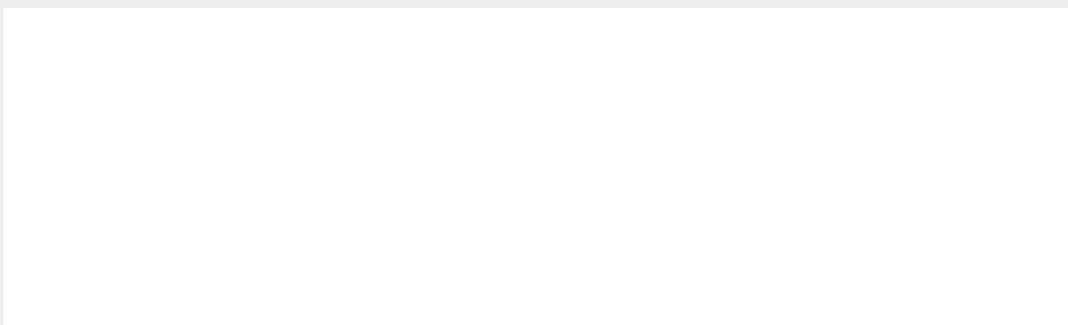
Q: Does the building have balconies? How is the risk of guests falling prevented or minimised?

A:



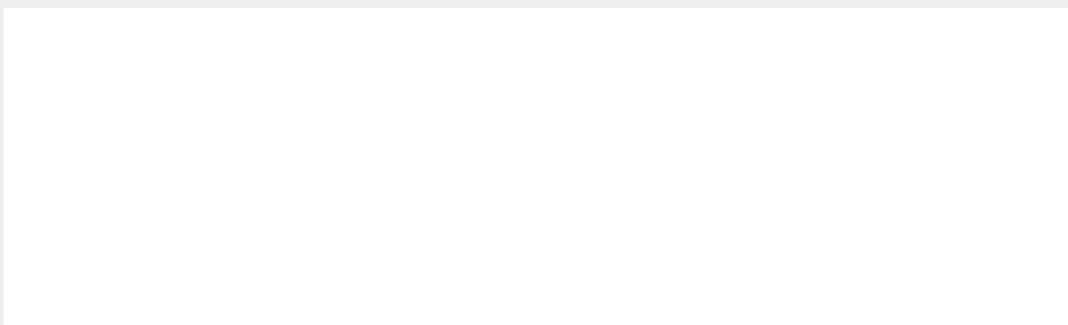
Q: What is the condition and layout of car parking facilities?

A:



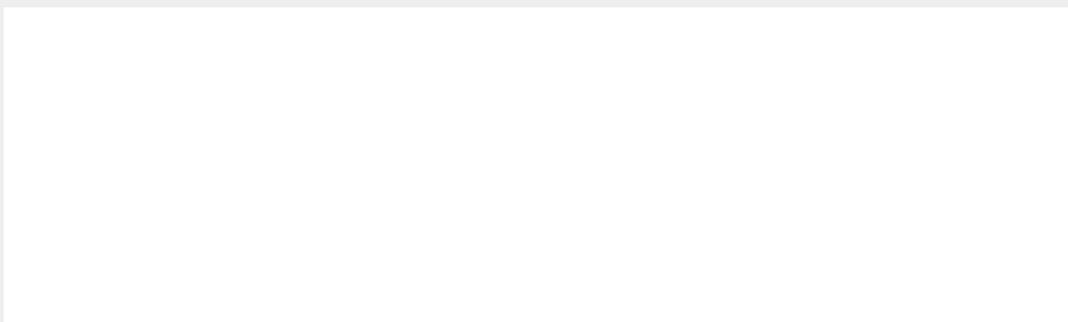
Q: What exposure does the insured have in relation to advertising liability?

A:



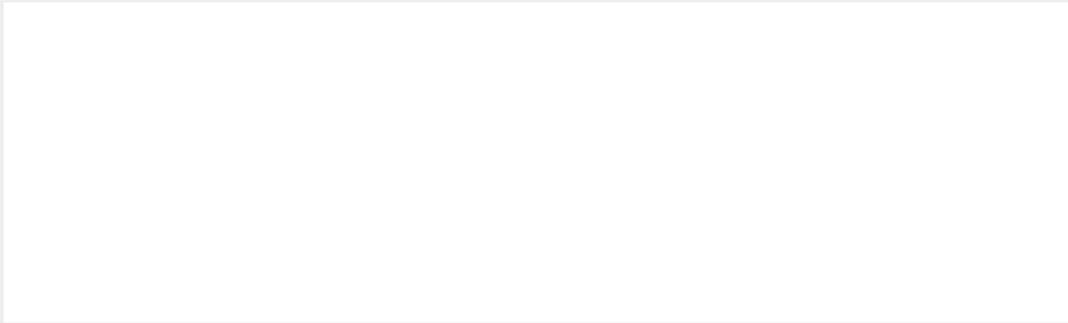
Q: Does the facility have an underground fuel storage tank on the premises? If so, details of risk management to prevent leakage will be required.

A:



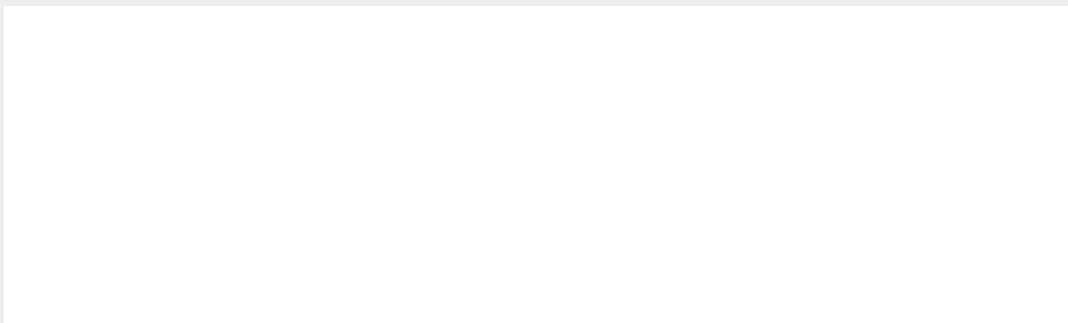
Q: Has the insured contracted for any services such as mending and alterations, machinery repair and waste removal? What is the insured's liability under these contracts?

A:



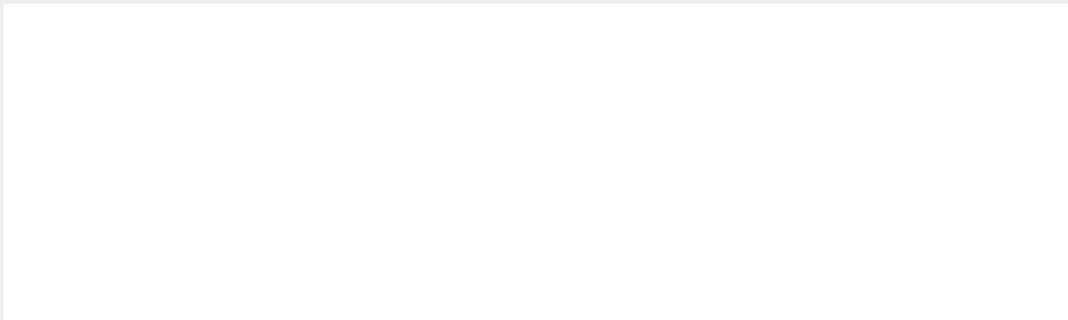
Q: Does the insured hold conferences or other special events at the premises?

A:



Q: Is repair and maintenance work, pest control, cleaning or other services contracted out? Are such parties regular visitors to the insured's facility?

A:



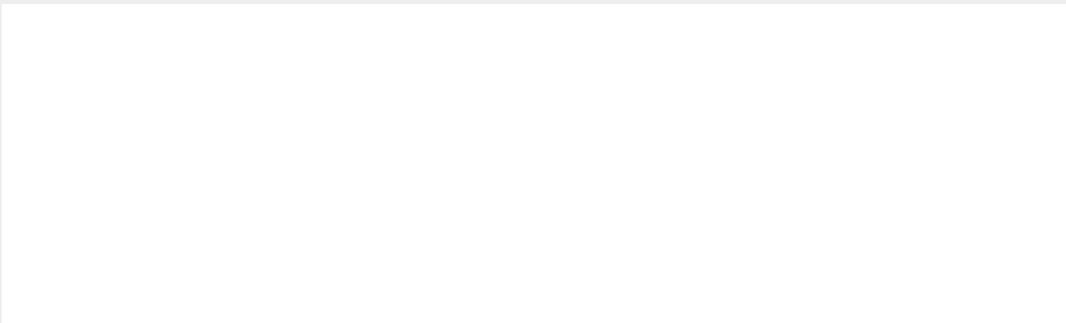
Q: Are entrances, stairs, ramps and exits in the premises are in a safe condition?

A:



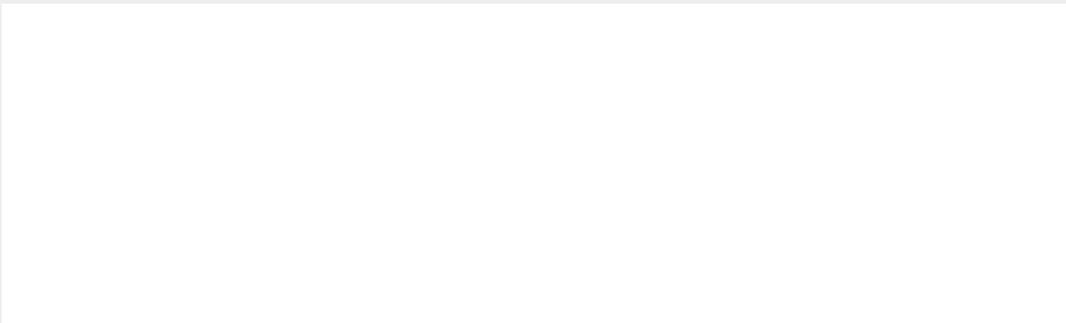
Q: Maintenance, servicing and housekeeping systems in place. Frequency of checks conducted for spills and whether these are promptly cleaned/mopped up.

A:



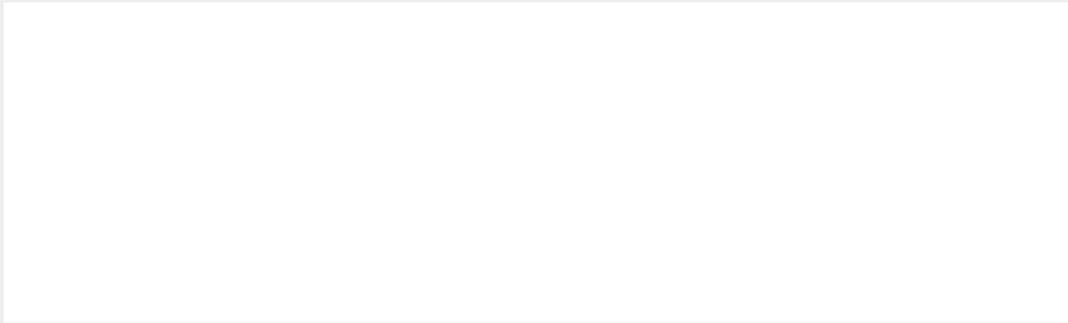
Q: How are customers prevented from accessing kitchen or food preparation areas?

A:



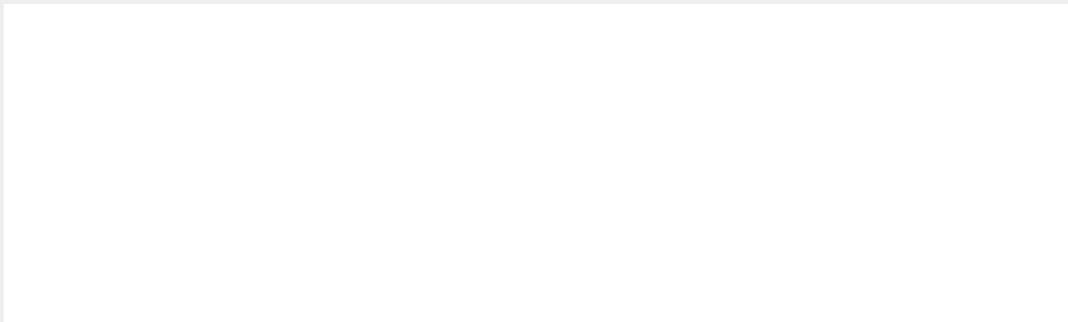
Q: Details of insured's housekeeping practices particularly checks for spilled food and drinks etc, and training and experience of staff.

A:



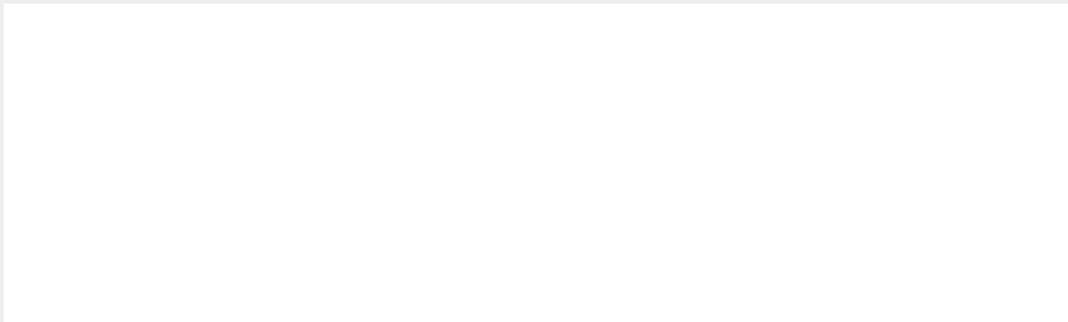
Q: Does the business have a "cloakroom" facility where customers may leave clothing or personal effects? What sublimit is required for goods in care, custody and control?

A:



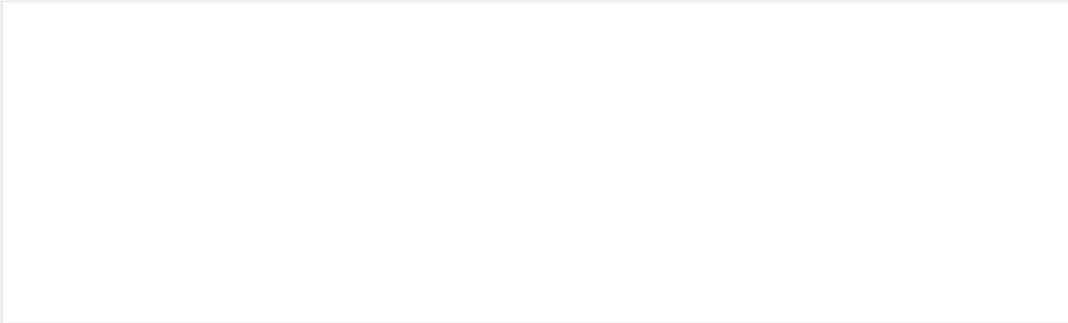
Q: Is there a "beer garden"? Does the club have tables, chairs or other items for external dining? Has council approval been obtained where necessary?

A:



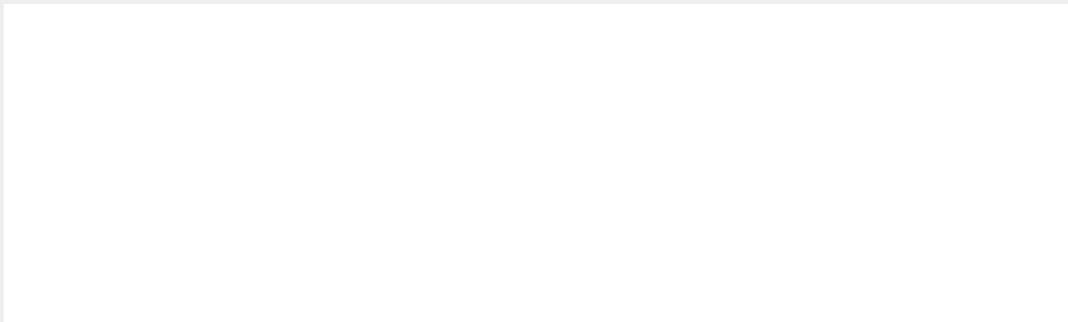
Q: Details of the layout and the construction and value of the (each) property, together with details of any special features. Does the insured have multiple facilities?

A:



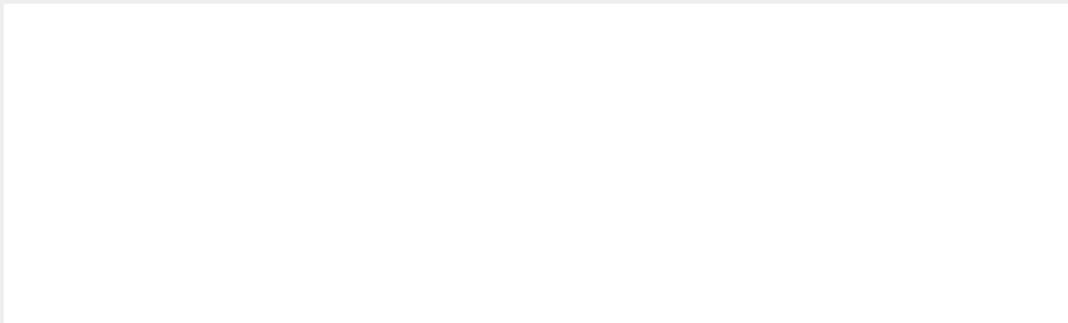
Q: Do the guest rooms have balconies which guests can use. If so, how sturdy are the railings on the balconies?

A:



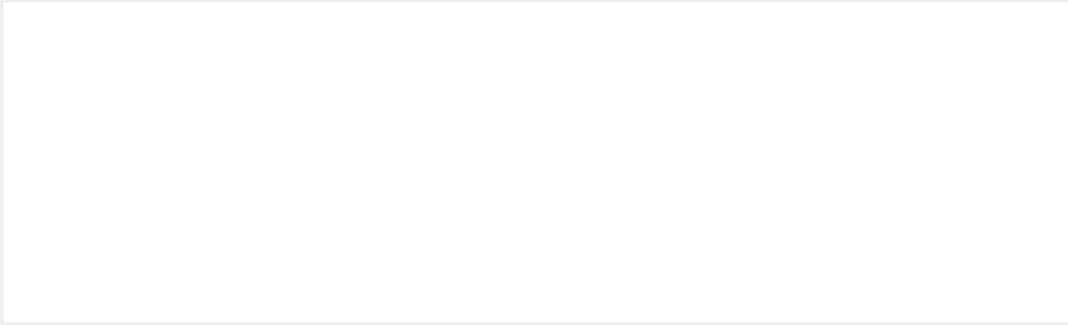
Q: Are entrances, stairs, ramps and exits on the premises in a safe condition?

A:



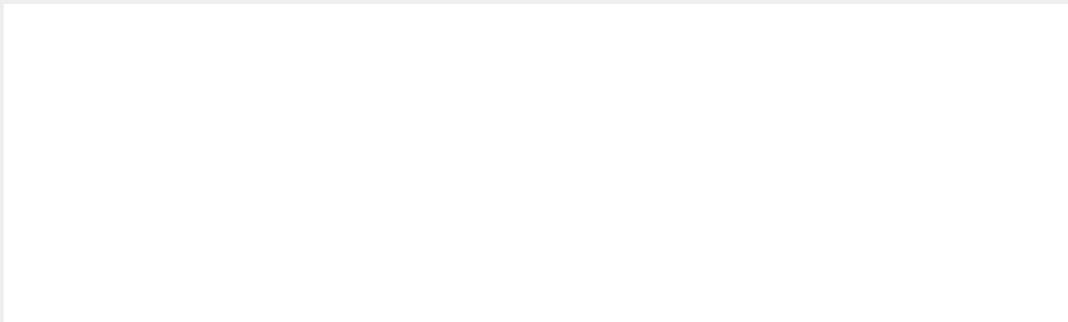
Q: What is the condition and layout of car parking facilities? Does the hotel offer valet parking? Is the lighting in the parking area adequate?

A:



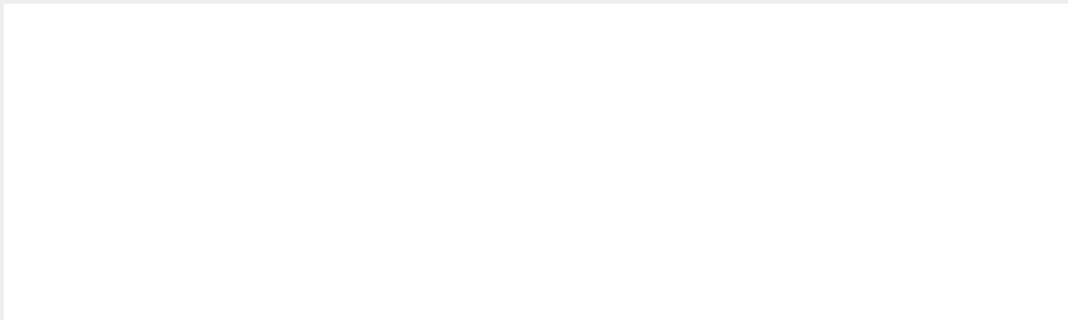
Q: Does the insured perform regular inspection of all furniture and equipment in common areas and guest rooms, ensuring that damaged items are removed?

A:



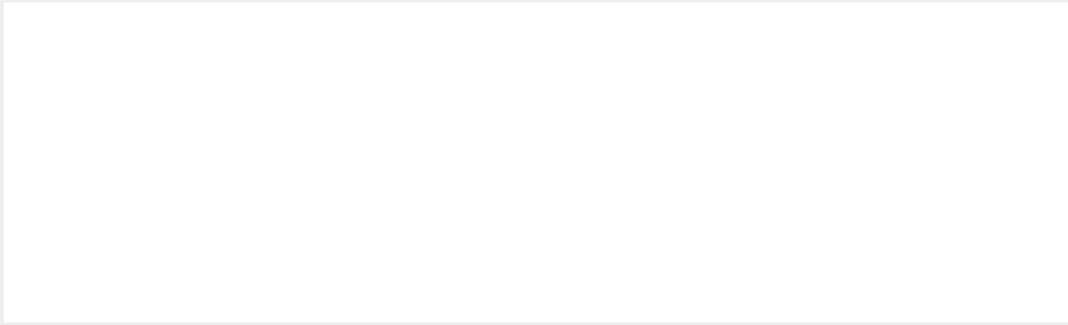
Q: Does the hotel/motel offer restaurant/bar/café services? Details will be required.

A:



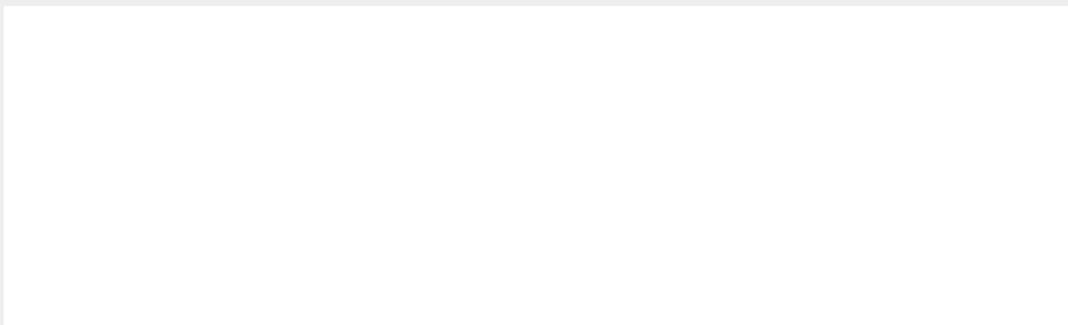
Q: Does the hotel/motel have gaming facilities with pokies, bingo or keno? Who maintains and services these items?

A:



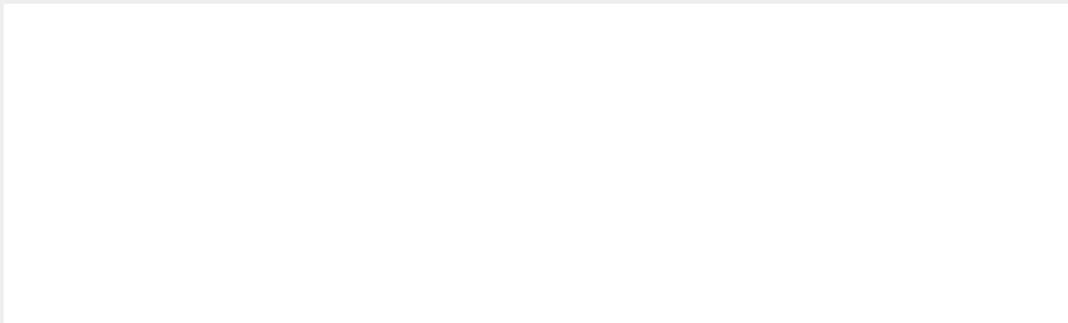
Q: Does the hotel/motel have a dance floor or live music events?

A:



Q: Is the hotel/motel responsible for guest entertainer's/musician's equipment?

A:



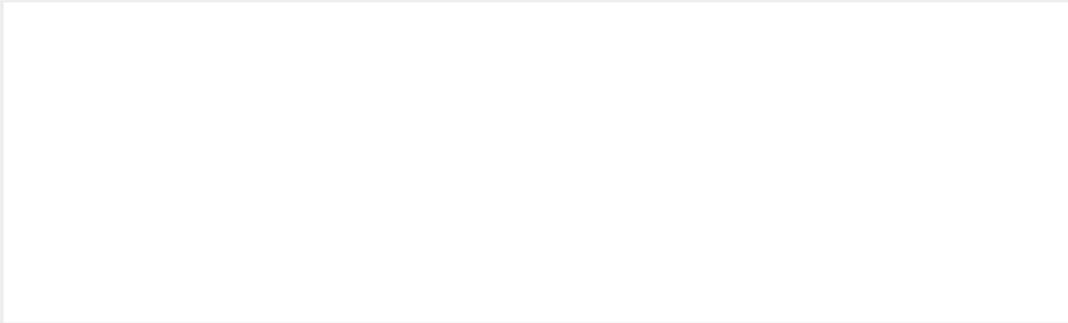
Q: Does the insured provide self-catering facilities or self-service laundry facilities for guests?

A:



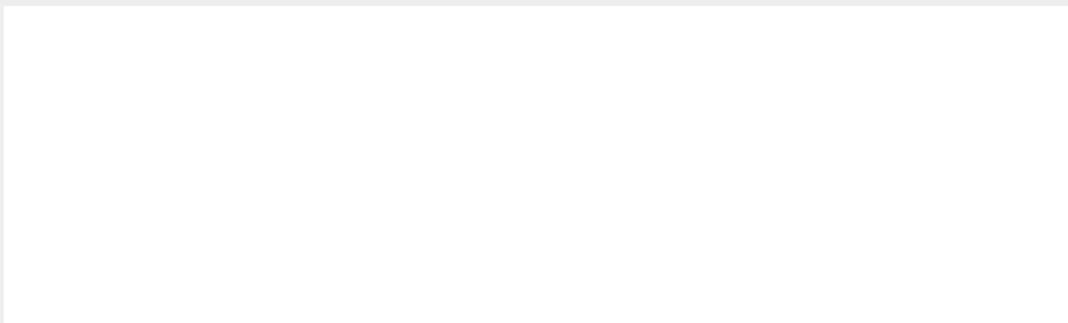
Q: Does the insured have pools, gymnasia, tennis or squash courts, or other sports facilities on the premises? If so are they maintained well?

A:



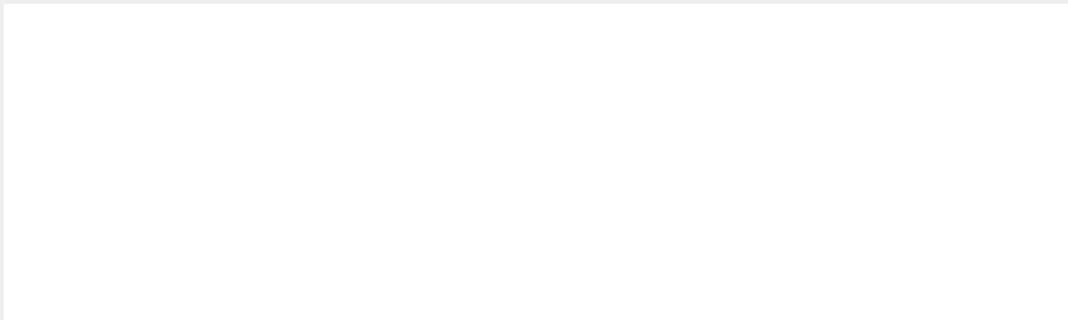
Q: Does the insured provide sporting equipment for guests?

A:



Q: Rules and controls in place regarding the hire/use of sport equipment and party responsible for their maintenance

A:



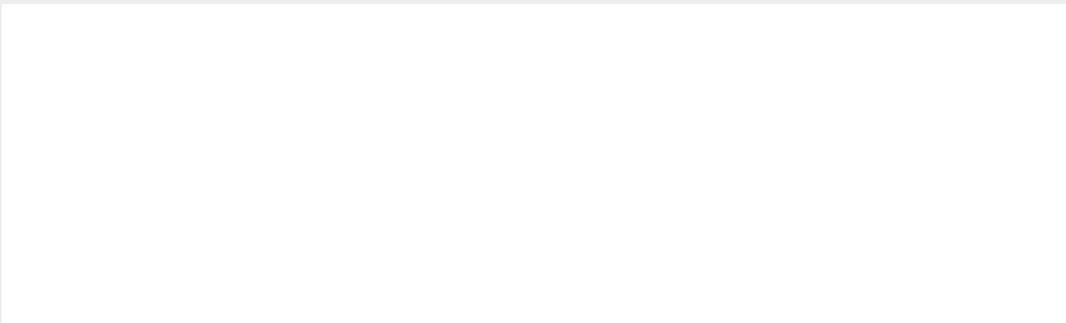
Q: Are there any retail operations to consider such as florists, bookshops, hairdressing and beauty salons etc?

A:



Q: Details of waste management and storage/handling arrangements for chemicals etc

A:



Q: For a smaller business, what are the hours of operation and what measures are taken in relation to security at opening and closing times? What are the staffing levels?

A:





Product Liability

Key Questions

Q: Details of handling of bar stock and inspections performed on bottles etc prior to serving

A:

Q: Are sanitation standards strictly upheld? Are workers monitored for sanitary work habits?

A:

Q: Are cleaning compounds stored separately from food items?

A:

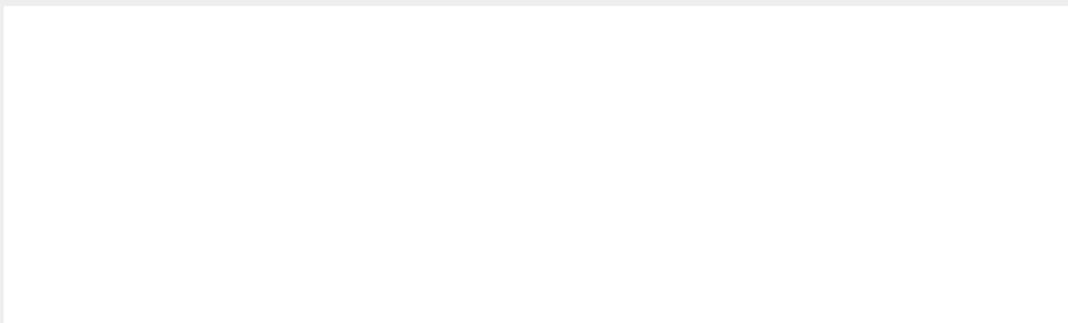
Q: Does the Sports Shop alter or perform repairs on sporting equipment?

A:



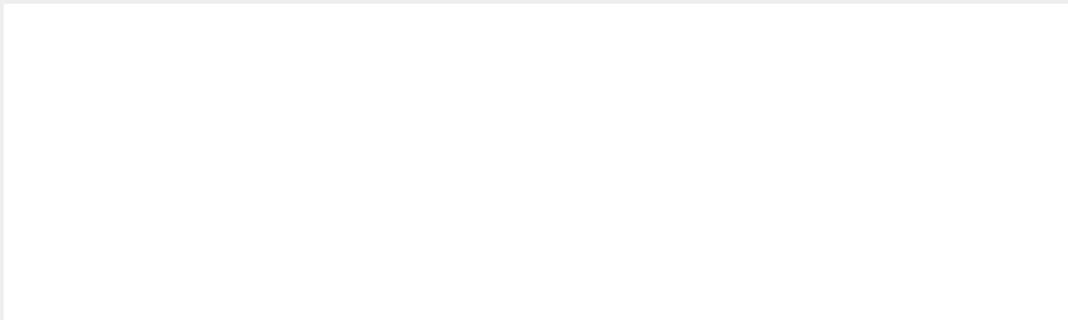
Q: Age, condition and maintenance program of refrigeration machinery, systems and cool rooms, together with power back-up.

A:



Q: What controls and risk management practices are implemented by the insured to minimise possible product contamination?

A:



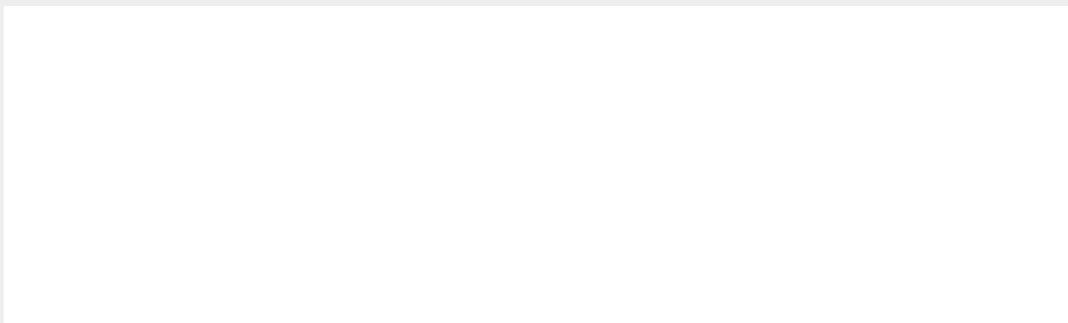
Q: Is the insured compliant with all relevant food safety standards?

A:



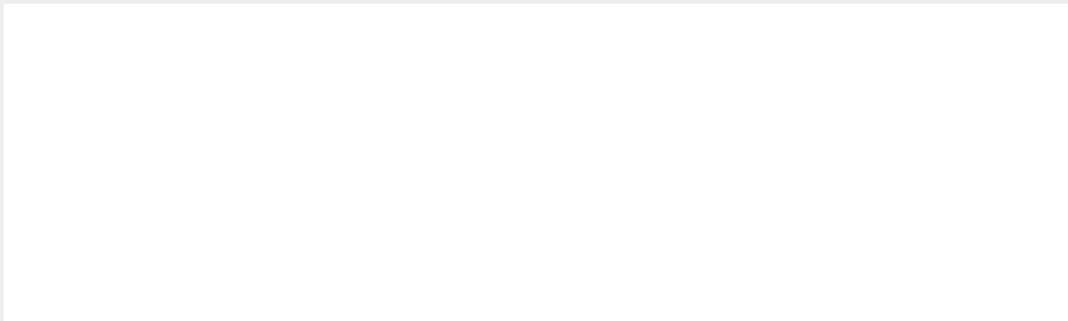
Q: Is food served immediately after cooking or kept hot until serving?

A:



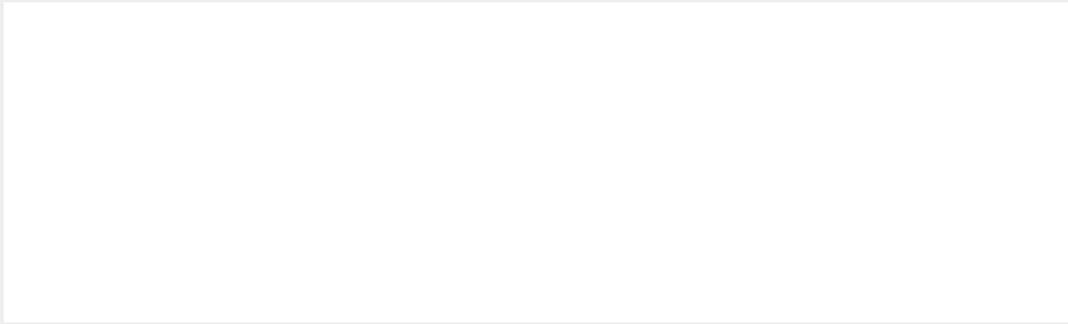
Q: Previous history, including whether the insured has ever been convicted for a violation of health and food standard requirements.

A:



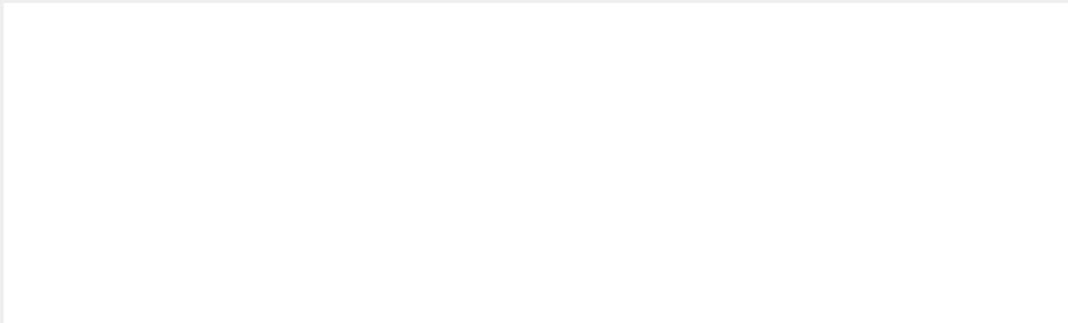
Q: Details and reputation of the food suppliers and whether they employ effective quality control measures. The length of time that the insured has been dealing with each supplier may be important.

A:



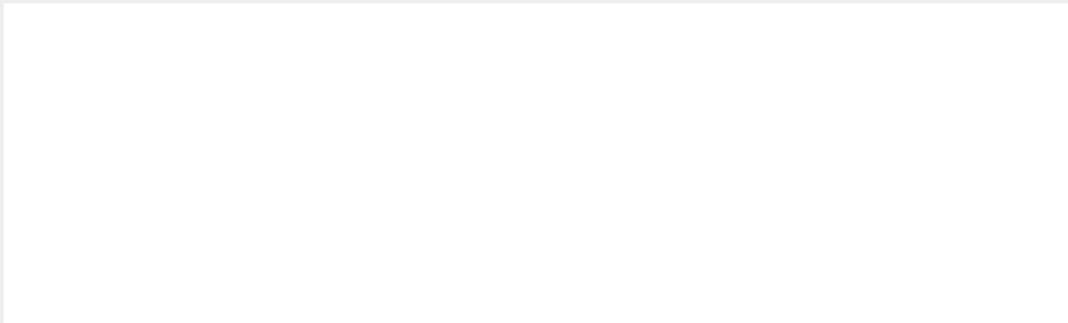
Q: Does the insured offer sports equipment for hire? Rules and controls in place regarding the hire/use of sports equipment and party responsible for their maintenance

A:



Q: Does the hotel/motel provide restaurant/bar/café services? Details of types of food service/preparation will be required, along with kitchen arrangements, housekeeping and hygiene and management attitude toward quality control.

A:



Q: How often does the insured have pest control operators, sanitation engineers and/or repair personnel visit the premises? Is pest control outsourced to an independent firm and if so, what is the insured's contractual responsibility for possible contamination? Do the contract terms utilised (a) Protect the insured against possible errors in application by the contractor and (b) Require the contractor to have their own professional indemnity and general liability covers?

A:





Professional Indemnity

Key Questions

Q: What other facilities are offered to guests e.g. gymnasiums, sports, personal fitness trainers, hairdressing and beauty salons and internet cafes? Are these services run by employees, contractors or concessionaires, who merely rent space from the club? Where applicable, see the separate write ups in RiskCoach e.g. 9511 Hairdressing and Beauty Services

A:

Q: The number of sports instructors or professionals and their background, experience and qualifications. Are any sports professionals or gym instructor's employees or independent contractors?

A:

Q: Does the hotel/motel arrange functions e.g. weddings/events? If so, refer to the separate write up for this service in RiskCoach.

A:



Management Liability

Key Questions

Q: Does the insured's head office ever supply management advice (tax, insurance, corporate returns, OH&S, employment practices etc) to franchisees?

A:

Q: Has the hotel/motel ever been involved in claims in relation to breaches of employment practices legislation, taxation audits, breaches of liquor licensing or Casino/Gambling regulations?

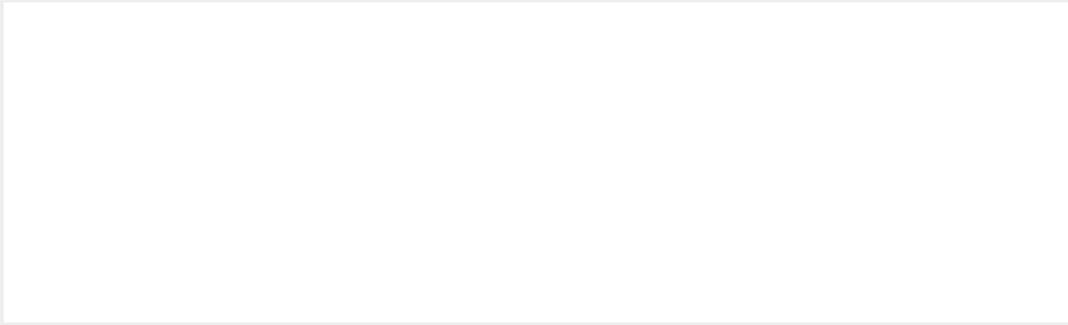
A:

Q: The number of sports instructors or professionals and their background, experience and qualifications. Are any sports professionals or gym instructors employees or independent contractors?

A:

Q: Does the hotel/motel arrange functions e.g. weddings/events? If so, refer to separate write up for this service in RiskCoach.

A:





Employer Liability / Worker's Compensation Key Questions

Q: Personal protective equipment (PPE) provided

A:

Q: Details of waste management and storage/handling arrangements for chemicals etc, as well as staff training provided

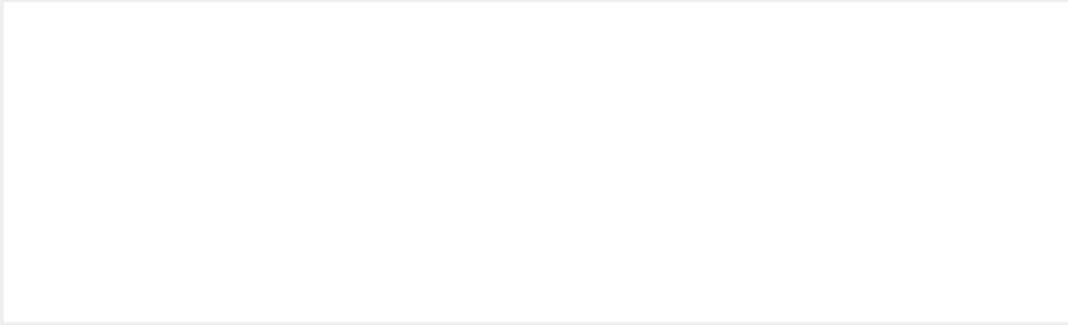
A:

Q: Details of the clientele/customer base – are there frequent security issues?

A:

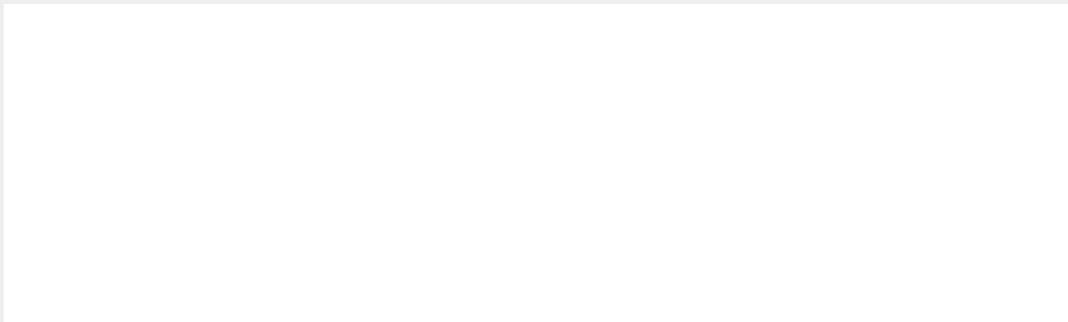
Q: Details of the safety equipment and training provided to grounds keeping staff particularly in relation to lawn mowers, chain saws and other cutting devices

A:



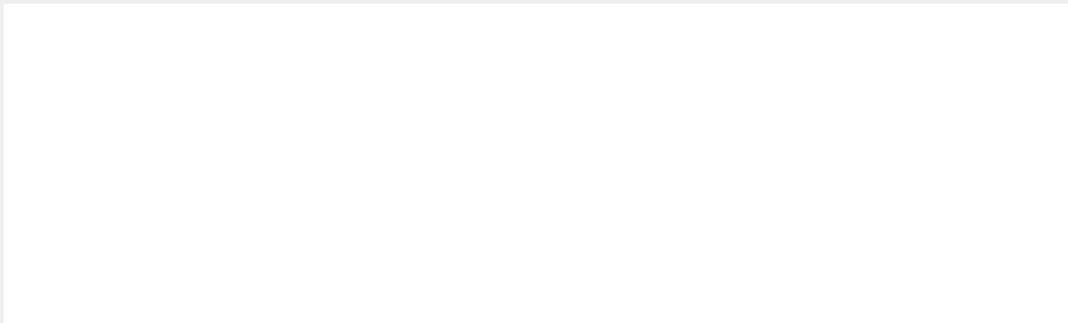
Q: Details of waste management and storage/handling arrangements for chemicals e.g. fertilisers/pesticides as well as staff training provided

A:



Q: What steps are taken to prevent workers from developing contact dermatitis or other skin disorders?

A:



Q: Parties responsible for maintaining grounds keeping equipment

A:

Q: Are seasonal/temporary workers hired during busy periods and if so, what training is provided?

A:

Q: Are kitchen staff instructed to use heat-resistant gloves or mitts for handling hot materials (e.g. trays)?

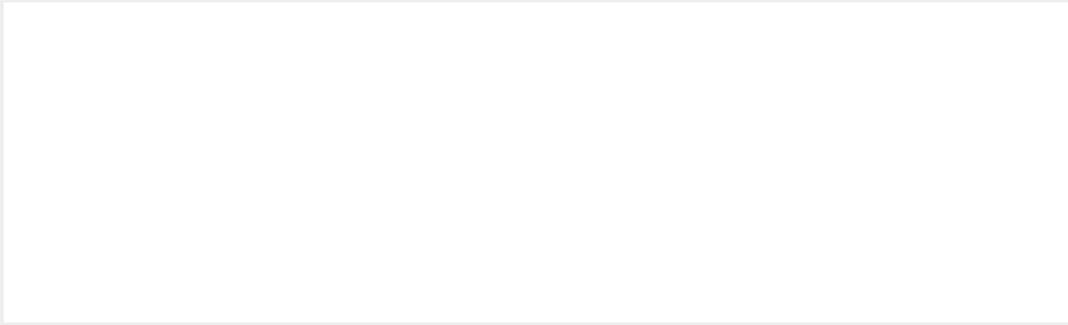
A:

Q: Are safety cut-off switches fitted to electrical circuit boards and machinery?

A:

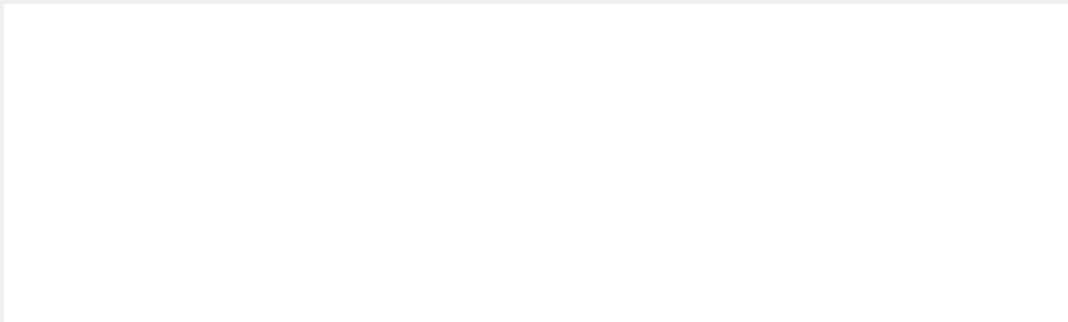
Q: What chemicals are used for cleaning, and what hazards do they present? Details of ventilation arrangements in storage and dry cleaning areas in particular should be established.

A:



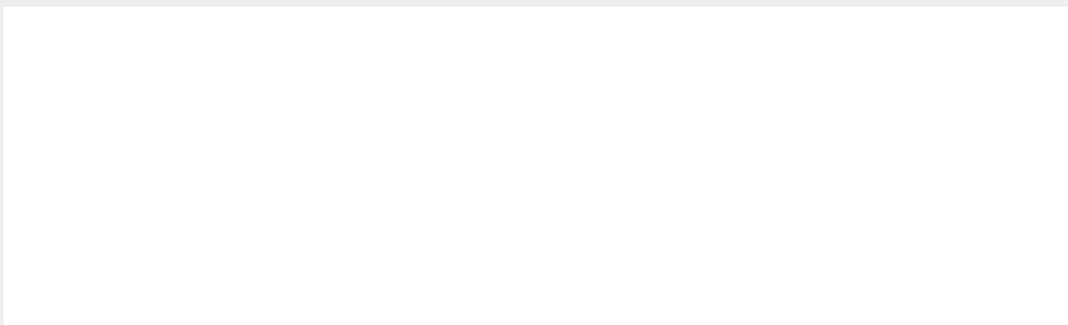
Q: Is all equipment properly grounded and provided with over-current protection? Is all wiring suitable for use in wet areas and adequate to support the load?

A:



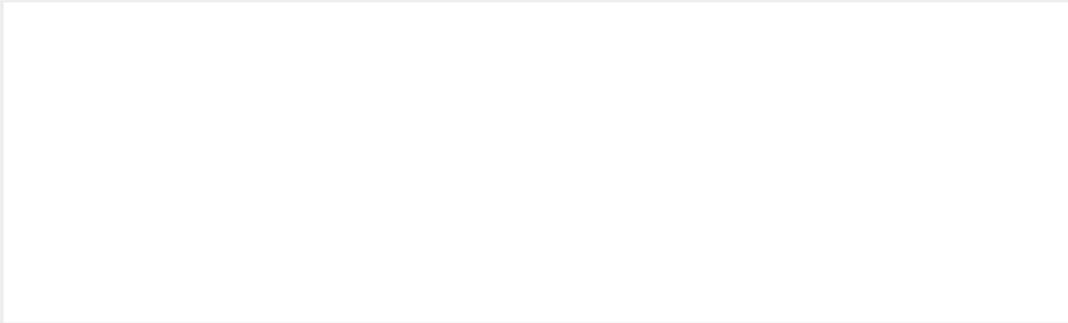
Q: Are workers made aware of the dangers of overheated machinery and are they trained to recognise the warning signs?

A:



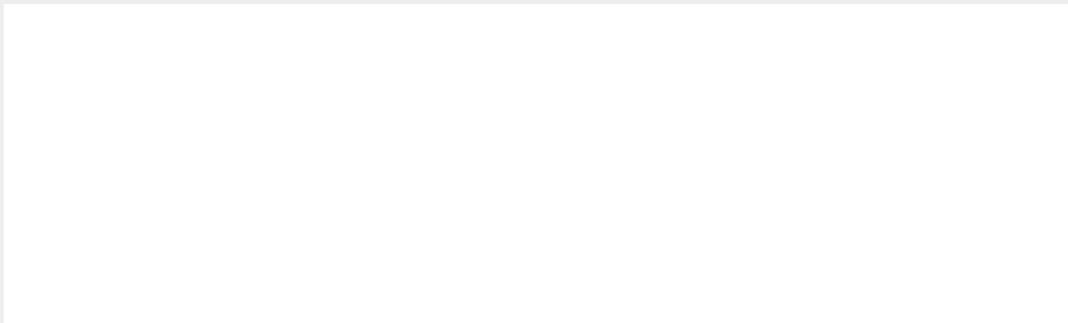
Q: The age and condition of refrigerated rooms. Are these fitted with handles inside the doors to prevent staff becoming locked inside?

A:



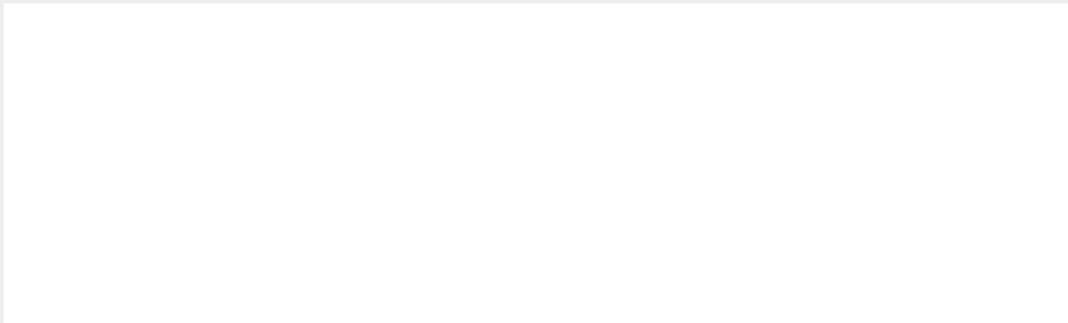
Q: Is the hotel/motel licenced or unlicenced?

A:



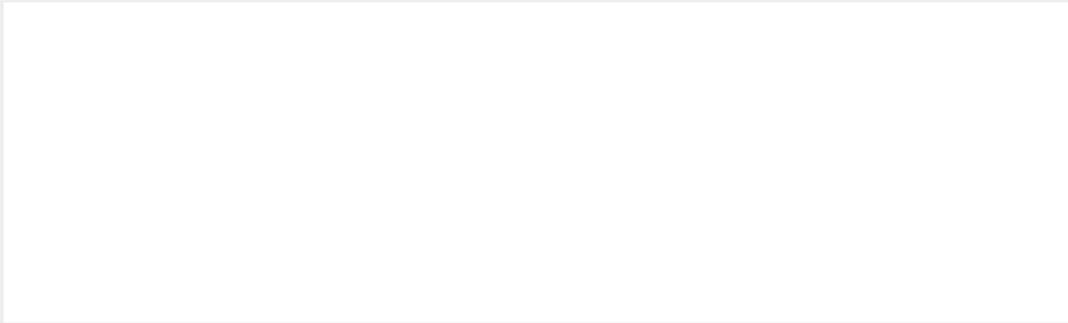
Q: Does the hotel/motel provide the services of a restaurant/bar/cafe? Consider kitchen risks arising from ovens, deep-fat-fryers and other hot utensils, electrical equipment malfunction, open unguarded flames and grease fires in temperature- controlled fryers, sharp knives and other instruments. Details of maintenance and safety protection e.g. guards, cut-out switches on kitchen and other equipment.

A:



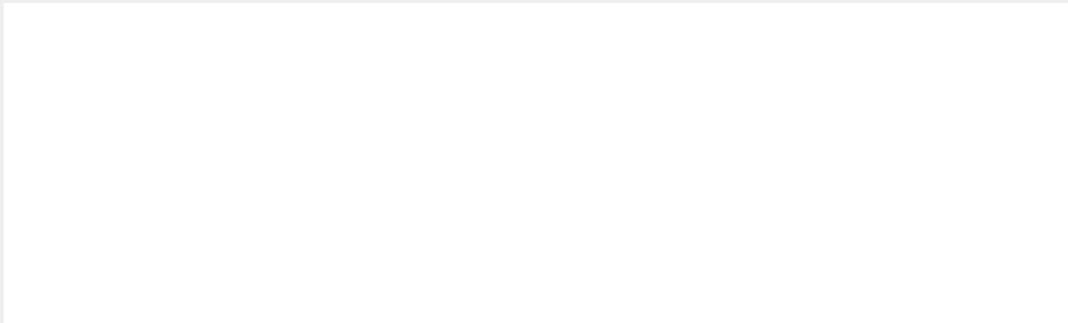
Q: Does the hotel/motel have a dance floor or live music events? Consider slip/fall and electrical hazards

A:



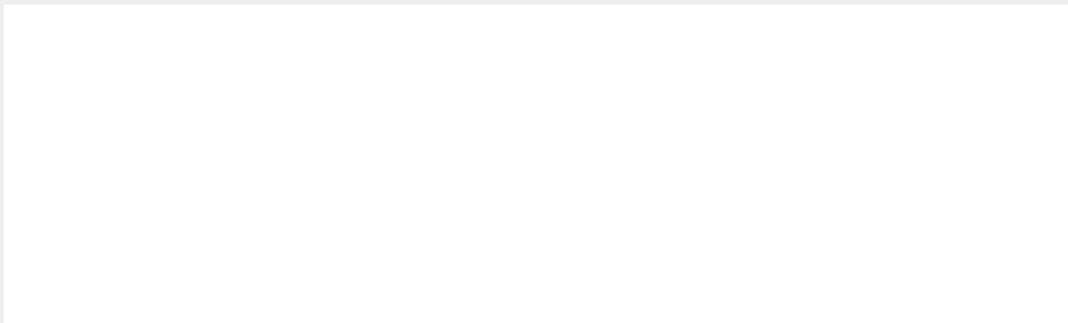
Q: Are all laundry machines adequately guarded to prevent workers from being caught and pinched or crushed? How are workers protected from burns and scalds from hot water, steam and hot pipes? Are conveyor belts (if any) fitted with emergency stop switches?

A:



Q: Are any sports professionals or gym instructors employees or independent contractors?

A:



Q: Does the insured perform regular pick-ups and deliveries? Is there a worker's compensation risk to drivers to consider?

A:

