



# Restaurant Insure

1998

by



NDML

INSURANCE SPECIALISTS



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# The finest cover, for the finest restaurants

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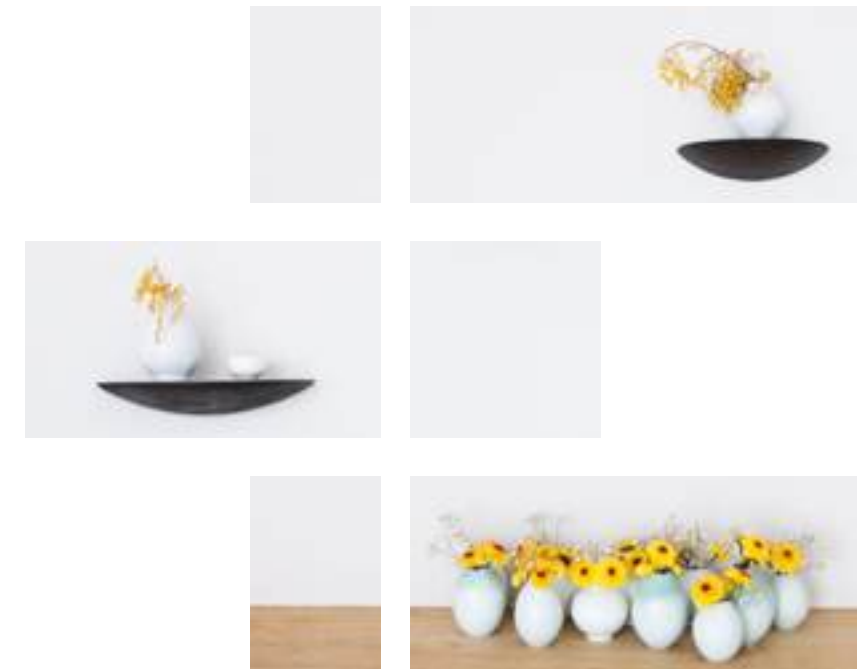
*I'm pleased to invite you to Restaurant Insure, the hospitality industry's leading, insurance broker specialising in restaurants.*

*For 25 years', we have protected some of the finest hospitality venues, because my team and I are passionate about restaurants, hospitality, and the incredible people that work within them.*

*Only by knowing the intricacies of what makes restaurants like yours so unique, is a broker able to properly protect what you have worked so hard to create. So I'd like to invite you to peruse our menu of cover, and hope to speak with you soon about how we can protect you, your team & your customers.*



Justin Romero-Trigo  
CEO



## **To start**

Learn why Restaurant Insure is the industry's leading broker with exclusive restaurant covers not available anywhere else  
See more about why our clients love us and how we are a cut above the rest  
Discuss your insurance programme with our team  
Allow us to undertake a confidential review

## **To follow**

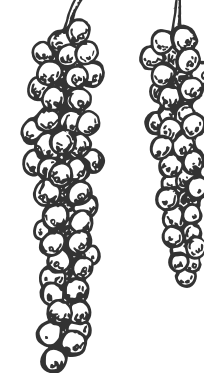
Our team work to understand what makes your restaurant unique  
We approach the market to source the best cover at a competitive premium  
You review our proposal

## **To finish**

Go on cover and experience our award-winning service  
Access our complementary services to support you & your team  
Reap the benefits of working with a broker dedicated solely to restaurants  
Acquire a direct line to our in-house claims team  
Receive updates on policy changes and high court proceedings related to your sector

# THE SEARCH IS OVER...

...FOR  
A BROKER  
THAT TRULY  
UNDERSTANDS  
YOUR BUSINESS



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We've worked hard alongside one of the world's most prestigious insurers, to secure an exclusive restaurant insurance programme. We deliver unique covers you won't find with any other broker or insurer.

Our team has over 25 years' experience in this industry, meaning we understand businesses like yours and the risks you face. Our independence means that we have the flexibility to do what's best for our clients, not shareholders. Without any external investment, the team working alongside you, are truly passionate about your industry and your venue. Doing it because they care about protecting restaurants, not the size of your premium.

Key to our commitment is our understanding that it's not only the premium we present to you, but also the service we provide which is important. Our experienced in-house team are ready to service every element of your policy; from broking, to claims, to risk management and much more.

What's more, throughout your time working with Restaurant Insure, you'll have a single, dedicated point of contact. No call centres or red tape. Just someone passionate about your industry, understands your needs and what's required of your policy.

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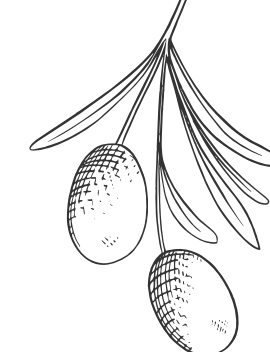




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**Business is full of risks.**  
Getting the right insurance  
shouldn't be one of them.

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We understand the fast-paced environment involved in running a successful restaurant. It's why we allocate a dedicated handler to manage your policy situation for you and negotiate with insurers on your behalf.

Restaurant Insure has a hand-picked, award-winning team who are dedicated to making sure you benefit from the best possible protection.

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**We promise:**

- An exclusive tailor-made restaurant insurance policy with unique covers not available anywhere else
- Cover placed with a prestigious, A-rated insurer
- Face-to-face reviews with our award-winning team
- Access to an in-house claims team for faster settlements
- Plentiful Health & Safety information and Risk Management Services
- A competitive financial package
- No upper limits on sums insured
- Free employee wellbeing support
- Access to an exclusive supplier network

In addition to this service commitment, we're also proud to be recognised as a Chartered Insurance Broker and a member of the British Insurance Brokers Association. This membership holds us to exacting standards, and demonstrates our commitment to delivering the highest quality service & cover for every one of our clients.

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## Meet our senior team

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Justin Romero-Trigo  
**CEO**

Justin started our business in 1998 and has been the driving force behind our growth ever since. He created the company out of a passion for the best culinary experiences and a love of nightlife, and he's been delivering specialist insurance cover that simply didn't exist before, ever since.



Simon Mabb  
**Managing Director**

Simon is our managing director and oversees the general performance of NDML. It's his job to make sure that every member of our team meets the incredibly high standards we set ourselves.



Victoria Romero-Trigo  
**Finance Director**

Victoria is one of our founders and has worked alongside thousands of hospitality and nightlife venues ever since. A passionate supporter of the industry, she works with our partner organisations to help support, promote and protect the industry as a whole.



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## Fighting for our industry

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In recent years, our industry has faced challenges greater than ever before. The hospitality industry has been disproportionately hard hit, and we saw it as our responsibility to fight for the survival and growth of the industry.

Throughout the impact of COVID-19, we worked tirelessly alongside our industry partners to protect hospitality operators. This saw us secure business interruption settlements worth over £13m for our clients, alongside lobbying for government support throughout.

We've also launched campaigns to help promote hospitality venues, celebrating the economic and cultural impact our industry has on the UK economy and wider society. The award-winning #WeAreNightlife recognises the importance of business operators and members who make British restaurant culture so unique.

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### Our partners:

**NTIA** NIGHT TIME INDUSTRIES ASSOCIATION



**BARBI**  
Bristol  
BRISTOL ASSOCIATION OF RESTAURANTS, BARS & INDEPENDENTS

The  
**LONDON BARTENDERS' ASSOCIATION**  
EST. 2010



**MVA**  
Music Venues Alliance



# Our process

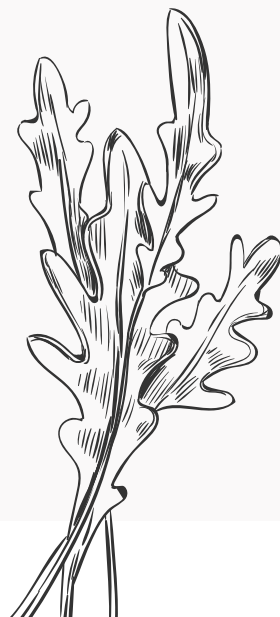
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To ensure you get the most out of us, our team will take the time to understand you, your business and your existing insurance arrangements. This will allow us to undertake a **confidential review**, which means you get the benefit of seeing how your covers and premiums can be improved, without disturbing your current arrangements.

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Once this is complete and we are appointed as your broker, you immediately gain access to our range of complementary services such as employee wellbeing guidance, claims defensibility training, and much more.

You even have the option to ‘pre-appoint’ us in advance of your insurance renewal if you feel you’ll receive better service from us compared to your existing broker, so you can start benefitting from our award-winning service even sooner.



## How it works:

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1

*Provide us with your existing insurance documents.*



2

*We will review your insurance programme to identify where it can be improved.*



3

*We'll review your claims history & see if inflated claims reserves are pushing up your premium, then help bring them down.*



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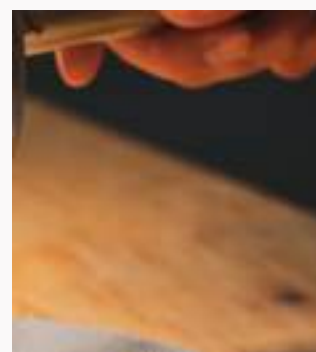
*Once we have fully reviewed your insurance programme & claims, we negotiate the best available terms for your policy.*



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*Finally we prepare and present our report, demonstrating how we've been able to improve your cover with the most competitive premium.*





# Our unique restaurant covers

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A policy as unique as your restaurant.

We've worked to develop an exclusive restaurant insurance policy, something unique in the UK market and not available anywhere else. Rather than trying to shoe-horn you into a generic policy, our policy is catered to the specific needs of your restaurant.

We've deconstructed comprehensive insurance policies into their core parts, offering clients a menu of covers and extensions to choose from. We advise what policies should be within your policy, curating a bespoke insurance solution for each client.



## Our essential policies include:

*Public liability insurance*

*Employers' liability insurance*

*Directors' and Officers' insurance*

*Business interruption insurance*

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***In addition to our core covers, below are the protections we have created, designed around the unique needs of a restaurant, all included as standard on every policy:***

*Glass cover including signs & canopies*

*Deterioration of stock*

*TRONC Cover*

*Outside catering*

*Notifiable disease, food or drink poisoning, murder or suicide*

*Loss of attraction*

*Cloakroom liability*

*Denial of access (damage & non-damage) business interruption*

*Public utilities cessation of supply*

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***We also have a range of additional policies available depending on your exposure, including:***

*Terrorism Insurance*

*Cyber & Crime Insurance*

*Loss Recovery Insurance*

*Food Excess Insurance*

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# Support you. Supporting your team.

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We understand that restaurants like yours don't operate without an incredible team. From front of house staff to those working hard behind the scenes. They're all integral to your success.

It's a mindset that's familiar to us, and we're continually committed to supporting and investing in our team. It's this mindset that has led us to work closely with a workplace wellbeing provider, to give us access to provide you with bespoke wellbeing support for you & your team.

You can learn more about our wellbeing partner at [wearewellbeing.co.uk](http://wearewellbeing.co.uk), and upon working with us we will provide a comprehensive wellbeing pack for free to help you support your team.



Thank you for taking the time to learn a little more about Restaurant Insure, and why we're best placed to protect you.

To find out more about how we can work alongside you to improve your cover & premium and help your business thrive, we'd be delighted to talk to you.

**0333 188 7088 • [hello@restaurant-insure.co.uk](mailto:hello@restaurant-insure.co.uk)**

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[restaurant-insure.co.uk](http://restaurant-insure.co.uk)