



Restaurant Insurance

Insurance created with your client's business in mind

From the kitchen to the dining table, the challenges of running a Food & Beverage business are unique, and so are the risks. In the commotion of a busy kitchen and restaurant environment, potential for something to go wrong is great, from kitchen fires, to food poisoning and everything in between. When life serves up the unexpected, your clients require insurance that can address their specialised needs and protect the business, staff and customers. Breeze Underwriting is a market leader in the restaurant industry, renowned for providing specialise insurance to this sector.

Who will benefit?

We have structured a package of insurance covers that allows you to tailor the optimum coverage to suit your clients needs.

We accept a wide range of risks, however to ensure we are able to continue to remain competitive for our clients we take a selective approach to risk selection. We are targeting all experienced restaurant and café operators including:

- Licensed Restaurants including Fine Dining
- Steak Houses
- Seafood Restaurants
- Mediterranean Restaurants
- Modern Australian Restaurants
- Asian Restaurants
- Cafés, including those with deep frying + wok frying
- Significant discounts on all target occupations with good housekeeping.

Features and Benefits include:

- Can cater for operators with multiple situations on the one policy
- Property owners of buildings whose sole tenant is a restaurant/café
- Machinery Breakdown Cover where assets do not exceed \$1million
- Underwriters with specific knowledge on cafés/restaurants
- Backed by Vero with Local Claims Handling Specialists.

Our commitment to you:

- Direct Access to our Speciality Underwriters
- Guaranteed quotation response within 24 hours with use of our online quote facility
- Variable commission levels with 15% commission as standard
- 24/7 Claims Assistance through our Insurer partner Vero.

Excluded Risks:

- Timber Construction
- Bars/Night Clubs
- Pubs/Taverns
- Risks with Live Entertainment
- Risks with licensing hours after 1am.

A committed partner

Backed by Vero, Breeze Underwriting has the expertise and security you need to ensure the long-term viability of your client's business.

CONTACT US FOR A QUOTE

Call 1300 556 826

Email distribution@breezeuw.com.au

ABOUT US

Breeze Underwriting is recognised as a leading wholesale product distributor and manufacturer of insurance solutions for niche industries to support insurance brokers nationally. By targeting key industries and risks we are able to develop insurance policies that provide in-depth and relevant cover and inclusions that other off-the-shelf products cannot match. Your clients will benefit from the strategic partnerships with Insurers and close ties with London Wholesale Markets and Lloyd's of London.



Breeze Eateries

Fine Dining
Cafés & Takeaways
Coffee Shops



Breeze Accommodation

Motel
Serviced Apartments
Bed and Breakfast (Onsite Supervision)
Guest Houses (Refurbished)



Breeze Equipment Hire

Misc Equipment Hire
Heavy Plant
Specialist Liability cover



Breeze Entertainment

Shorts | Docos | Feature Films
Miscellaneous Equipment
Specialist Liability cover



Breeze Professional Risks

Global capacity
White Collar occupations
Design & Construction industries

Specialist Expertise

Our executive team has over 70 years of combined underwriting experience. Each of our leaders contributes specific skills sets including the underwriting of various risk classes, risk management, coverage's, claims, accounting & technology.

Strategic Partnerships

We are a strategic partner and member of Steadfast, NIBA and the Underwriting Agencies Council (UAC). These partnerships provides us with important visibility and profile to market our products.

Our Commitment to You

- Competitive commission structure
- Industry-leading claims service and assistance
- First class customer service
- Access to our experienced underwriters
- Ease of use and simple documentation.

Online Applications

We have developed a range of online application forms and quoting tools to provide quicker response times to your enquiries. But we're still focused on providing personalised support for your client's specific risk requirements.