



Explore, experience, enjoy

Gallagher's flexible insurance solutions for the hospitality sector

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Gallagher

Insurance | Risk Management | Consulting



Risk partners for the hospitality industry

Hotels, pubs, tourism, accommodation and more!

For over 30 years Gallagher has served the hotels, pubs, hospitality and tourism industry with insurance solutions. With over 30 branches located in major metropolitan and regional business centres around the country, we work in your local community and support your business with any risk, anywhere in Australia.

What we bring to the table is fresh, innovative thinking and insurance solutions that are based on your individual set of risks, as well as an old school, personalised approach to service.

Gallagher provides the full range of insurance broking and risk management services from tailored small business insurance packages to global insurance programs. So whether you're one small local pub or a multi-national hotelier, we have the experience and the commitment to help protect your business, your staff and your customers.

The Gallagher Difference

- We engage with your business so we can identify the full scope of your insurance cover requirements.
- We tailor an insurance solution that gives you everything you need and nothing that you don't.
- We ensure there are no gaps, while putting together the best deal we can obtain for our clients.
- We provide risk management and advisory services.

We are your local insurance broker. We are also a full service insurance broker. Whatever your operation's business exposures are, we can cover it, from essential property assets to workplace health.

Family business with some personal insurance overlap, such as vehicles? We can assist with that too.

We offer risk analysis, management and mitigation advice.

And when it comes time to claim, we will act on your behalf to protect your best interests.

A client-led approach

A values-led culture

We'll fight for what's right

Creating tomorrow's solutions, today

Gallagher business insurance broking experts

Our national team of brokers have expertise across the hotels and pub industry, supporting businesses of all sizes and operations. Our experts understand the risk exposures in your sector and can provide appropriate advice about the insurance cover you require and the products that meet your needs.

Our hospitality expertise includes

- hotel establishments from local pubs and hoteliers to multi-site operations
- beer and malt manufacturing, including craft breweries and venues
- cafés and restaurants, from high end to franchises and takeaways
- catering and event organisers
- liquor service including pubs, taverns, nightclubs and bars
- spirits manufacturing, including distillery tours
- wineries, including cellar door and expanded operations.

Additionally we work extensively with other businesses in the hospitality and tourism sector including:

- accommodation including resorts, hotels, motels and caravan parks
- tour operators, activities organisers and guides
- recreational services, theme parks and tourist attractions.

Who we are

Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies. We're the broker of choice for more than 100,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

AUSTRALIA

100,000
Clients

30+
Metro and regional locations

1000+
Professionals

Why Gallagher: local and global

We are so much more than an insurance broker – think of us as your trusted advisor and business partner who can help you out when something unexpected happens. We understand the communities that you call home because we are part of them too. From Alice Springs to Wagga Wagga, we are present in every state in territory and our network of more than 30 branches spans both regional and metro areas. We also offer the distinct advantage of access to global insurance, risk solutions and partners – a critical benefit in the insurance market where negotiating and accessing the best insurance placement solutions is strongly enabled by this global capability.

What our international reach means for our clients:

- Flexibility in structuring solutions
- Competitive deals: you get more value for cost
- Access to broad-based, in-depth industry knowledge
- Enables offshore operations, goals or expansion

OUR SPECIALISMS

Agricultural Services
Aviation
Construction
Energy

Food Production
Insolvency and Turnaround
Marine, Cargo and Logistics
Mining

Political Risk
Professional Risks
Sport
Trade Credit

Surety Bonds
Transport
Workplace Risks



Leverage risk and insurance services to strengthen your business

Gallagher has both wide-ranging and highly specialised experience in meeting the business insurance needs of the hotels and pub industry. Our national team are local industry experts so we are perfectly positioned to help your business identify and cover the exposures your operation faces as it evolves and grows, and to provide on-the-ground support.

Typically a tailored insurance program might include:

- public and product liability insurance
- commercial property and asset insurance, a common one being machinery breakdown cover
- management liability
- cyber insurance
- workers' compensation
- business income protection
- event cancellation and tax audit insurances.

For business owners we can offer a bespoke combination of personal and commercial insurance solutions including travel, life cover and key person insurance.



Our industry relationships

Gallagher is the endorsed insurance broker or member of:



Restaurant
& Catering



Hospitality **NT**



QUEENSLAND HOTELS ASSOCIATION



TAS Hospitality Association



Liquor Stores Association
of Western Australia
encouraging and promoting a responsible,
sustainable and diverse packaged liquor industry.



TOURISM INDUSTRY COUNCIL



Australian Hotels Association



Hospitality Suppliers Association

Insurance solutions for the hospitality industry

Gallagher is a full service insurance broker with the ability to arrange cover for the total range of business risks that our clients face. Below are some important insurance products that may apply to your business, and working with new or existing clients we aim to identify all of your insurable risks to help with the right solutions.

Public liability

This essential insurance protects your business and staff from being held liable for damage or injury to third parties or property of any kind through accident, or negligence by the entity or its employees.

Workplace risk & workers' compensation

Our workplace risk and workers' compensation team formulates expert projections of what the rapidly changing workplace landscape means for employers and apply new perspectives and insights to help our clients respond appropriately. We develop seamless workplace risk mitigation programs to achieve long-term improvements in safety and productivity.

Event cancellation insurance

Contingency insurance comes in various forms, including event cancellation insurance that covers loss of profit or revenue in the case of cancellation or postponement due to adverse weather. This provides valuable cover for hotels or pub venues hosting events from sporting fixtures to seasonal celebrations.

Commercial property & physical assets insurance

Protection for your commercial premises and physical assets is essential protection for businesses in this industry.

We offer access to many options of cover, including industrial special risks (ISR) insurance typically for assets over \$5m with comprehensive inclusions.

Machinery breakdown

Machinery breakdown cover is a common valuable insurance for key plant, machinery and equipment that incurs sudden or unforeseen mechanical or electrical breakdown, and subsequent business interruption loss as a result.

Cyber threats

Sensitive information about business, clients and employees provides cyber criminals with tools for tricking, stealing or extorting money from individuals and organisations, or for disrupting business. 'Skimming' and point of sale software is also used by criminals to obtain customers' financial information. To safeguard and limit the damage in terms of financial compensation, Gallagher has developed a suite of cyber protection insurance products and mitigation strategies.

Business interruption

Unforeseen events can prevent businesses from continuing to trade, but wages and overheads still need to be paid. Business interruption insurance reimburses income lost during enforced closure, paying operational bills, rent, and leases for equipment and vehicles. Business interruption cover can also help with relocating to a new premises and expediting moving equipment or hiring temporary power generators if required.

Management liability

Management liability insurance protects the company, the individual directors and its officers who undertake these vital roles within the business, insuring them against claims that may arise from within or external to the company.

Tax audit insurance

Responding to an Australian Tax Office audit can be time consuming and expensive in terms of professional fees and associated costs. No matter the size of your business, tax audit insurance cover can save your business time and money.



Our customers say...

“ We have utilised the services of Gallagher for the past 10 years. During this time they demonstrated a high level of professionalism in the placement of our policies, proactive in achieving positive claims outcomes and excellent overall service standards. We consider Gallagher a close strategic partner and would highly recommend their services to anyone in the hospitality industry. ”

Damian McGuire, Director,
McGuire Hotels

“ We have used Gallagher for the last 10 years to our great satisfaction. They have been fantastic advisors in assisting us in our hotels insurance and risk advice, and particularly superb in the last few years of premium upheaval in our sector. I highly recommend them to the hotel industry. ”

Craig McVean, Owner
Jacobs Well Tavern

“ The Gallagher Insurance team have my back. When I opened my newest hospitality venue in Hobart (SONNY), I knew I could rely upon the Gallagher team to put in place the cover I required, backed up with some quality advice pre and post pandemic. ”

Matt Breen, Owner
SONNY (Winner of Young Gun of Wine Awards 2020)

“ Moving our insurance program to the local Gallagher Branch in Cairns has allowed us to better understand our risks and the current market. ”

Having local on the ground representation has time and time again proved to be the right choice for our business.
Stewart Gibson, General Manager
Bungalow Hotel Cairns

Talk to our insurance specialists

Contact Gallagher to get your business supported with the right risk protection and insurance solutions

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1800 240 432



Gallagher

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