

WHY CONSIDER NATURESAVE INSURANCE?

Naturesave specialises in the provision of insurance for Sustainable Restaurants. We insure some of the UK's most sustainable restaurants as well as a range of other businesses, charities, NGOs and community groups.

Our charitable arm, The Naturesave Trust, receives its funding from the commercial activities of Naturesave and provides grants to environmental & conservation projects, community groups and community renewable energy initiatives.

We are happy to talk to you and offer advice about your restaurant. Alternatively, full details of the specialist insurance services we offer can be found at www.naturesave.co.uk/sustainablerestaurants.

You can also read more about the work of the Naturesave Trust at www.naturesave.co.uk/naturesave-trust

Key Contacts

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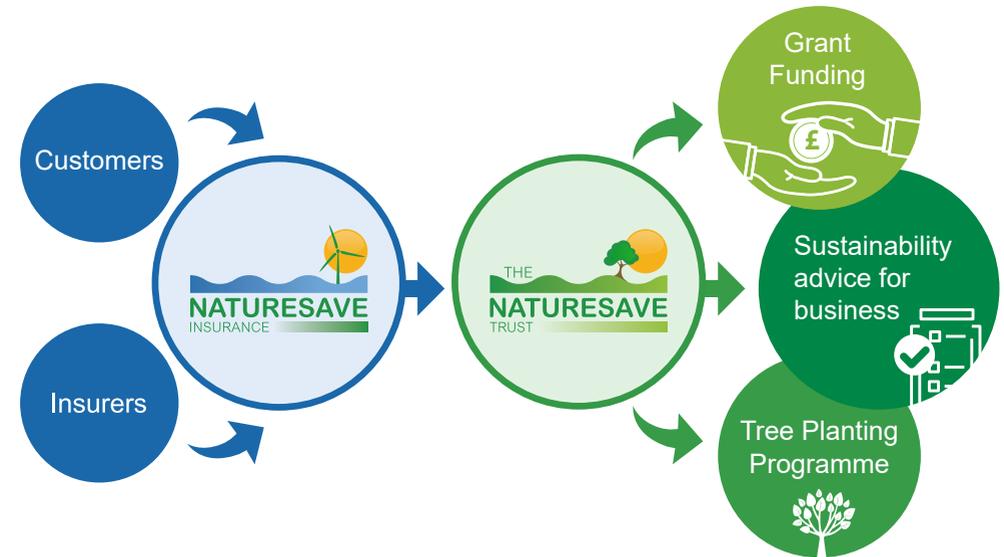
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Or contact any of the above on our office number which is **01803 869775**.

HOW WE WORK



Queen's Award for Sustainable Development

Naturesave Insurance is the only insurance company to win the Queen's Award for Enterprise for Sustainable Development. The citation provided by the Queen's Award office reads as follows:

Naturesave is an exemplar ethical insurance cover provider for individuals, companies and the voluntary sector throughout the UK, which has set a clear benchmark for others within the insurance industry.

Sustainability and ethical business practices are at the core of the company's commercial activities and Naturesave has taken an innovative approach to promoting sustainability through its wider operations, including thorough commitments to make all business journeys via public transport, and incentivising staff to avoid air travel for holidays.

Naturesave won a Queens Award for Sustainable Development in 2011

INSURING YOUR SUSTAINABLE RESTAURANT

Our Sustainable Restaurants Insurance package can provide specialist all risks material damage cover, income protection and liability cover and is designed specifically for owners of sustainable restaurants. Additionally, this can be augmented with cover for an outside catering event and much more.

Cover starts from as little as £280 per year and is tailored for your sustainable restaurant. Talk to us today or complete the our online form, available at www.naturesave.co.uk/business-insurance/sustainablerestaurants

“Must” covers

Public Liability - covers you against claims by third parties for injury or damage to their property. This is critical cover for all businesses and may be a requirement of your agreement with your landlord (where applicable).

Employers Liability - If you have any paid employees or volunteers (cleaners, maintenance etc) assisting with your sustainable restaurant then you must by law, have Employers Liability, which covers you against claims made by your employees/volunteers for injury they have suffered as a result of your negligence.

“Should” covers

Asset protection - Your sustainable restaurant is the core of your business and you should protect it against Fire, Flood, Storm, Theft, Malicious Damages, and the other standard insurance risks, by covering your building (if you own it) along with the contents, equipment, stock, food and alcohol in your insurance policy.

Business Interruption - provides cover for income in the event your sustainable restaurant is destroyed or damaged following a fire, flood, etc and you have to close as a result. For instance, a fire at the beginning of the summer season could affect you substantially.

Key Person - provides cover for “key persons” within your business and pays out either a weekly benefit or a lump sum in the event you or your staff are disabled by an accident and cannot run the restaurant as a result. If you are reliant on your income from the restaurant, you should consider this cover.

“Could” covers

Professional Indemnity - covers you against claims regarding any advice you provide, as well as any designs, patterns or recommendations you may make which cause financial harm to a third party. This would include cover for third parties being injured by, say the receipies you provide.

Directors & Officers / Trustees Liability - only relevant if you incorporate as a Limited Company; it covers the Company’s Directors and Officers against claims by stakeholders that they have made an error or omission in their role.



CLAIMS SCENARIOS

Below are samples of real life claims scenarios where insurance policies have assisted clients in continuing to trade. Please note that you must select the appropriate covers and ensure that the sums insured are adequate. Please refer to the summary of covers and policy wordings for the full terms and conditions on each policy. Should you have any queries or questions about what is or isn't covered by your insurance policy please contact us to discuss.

- **Material Damage:** Fire caused by a fridge, destroys the fridge and there is smoke/water damage to the rest of the premises. The policy would cover replacing the damaged items and cleaning up the debris.
- **Accidental Damage:** Moving a till and dropping it so that it no longer works. The policy would cover replacing the till with a like for like replacement.
- **Loss of Profit:** Your premises floods and you can't open for three months during the summer. The policy would cover your lost profit from the period you were not able to trade. In the event you wish to continue paying staff during this period, you can insure your Loss of Revenue, which would cover your lost income during the period you were not able to trade.
- **Public Liability:** A customer trips over a broom or box that has been negligently left unattended and suffers an injury. The policy would cover legal expenses in defending the claim and compensation awarded against you in relation to the incident.
- **Products Liability:** A customer damages a tooth biting into something hard like a stone in the food. The policy would cover legal expenses in defending the claim and compensation awarded against you in relation to the incident.



- **Employers Liability:** An employee slips on a wet, and therefore dangerous floor, and suffers an injury. The policy would cover legal expenses in defending the claim and compensation awarded against you in relation to the incident.
- **Engineering:** this covers your legal liability to inspect pressure vessels (such as coffee machines) and lifting equipment (such as dumb waitors) and provides insurance against something going 'ping' within the equipment and the cost of replacing the item and any surrounding damage it has caused.
- **Cyber & Data:** this covers a wide variety of cyber & data loss issues and is mainly for larger organisations, It will cover your costs following a cyber-attack, cyber extortion and loss of confidential data on customers or employees.
 - **Crime & Fraud:** this covers investigative costs and losses following fraud or crime committed against your organisation, whether by an employee or a third party.
 - **Terrorism:** is an optional extension which covers the cost of reinstating your business following a terrorism incident and the loss of any income that results from the incident.
 - **Renewable Energy:** seagulls drop stones on your solar panels. The policy would cover the cost of repair/replacement as well as the lost FIT's income as a result of them not being fully operational.
 - **Professional Indemnity:** you get sued because a blog on your website inadvertently libels a large manufacturer. The policy would cover legal costs and compensation awarded against you along with crisis/media management costs.

WHAT OUR CLIENTS SAY ABOUT US

Our hands-on service, experience and serious environmental beliefs mean that once our clients find us they usually stick with us. This is backed up by our longstanding renewal retention rate of over 90%.

Take Cafe ODE's Tim Bouget, three-time winner of the Sustainable Restaurant of the Year Award who provided us with this recommendation:



“Having worked with Naturesave for 5 years we highly recommend you give them a try. We’ve had excellent service, claims paid promptly and they help us achieve our sustainability goals with their environmental and ethical ethos”

Tim Bouget

And here's Geetie Singh-Watson, organic entrepreneur and owner of London's Duke of Cambridge, which became Britain's first organic pub in 1998.

“Over the 20 years that I have owned pubs they have been insured with Naturesave. They are organised and always try their hardest to get you the best deal. When I’ve had to claim, they have been amazing. The straight talking, no fuss, human response in a crisis is exactly what one needs. I’ve always felt supported and trusted. They are a delight to work with!”

Geetie Singh-Watson MBE



THE NATURESAVE TRUST



As part of Naturesave's environmental and ethical ethos and commitment, 10% of all our household and travel premiums are paid directly into a trust fund, which is used to benefit specific environmental and conservation projects and charities throughout the UK

The Naturesave Trust also funds **Environmental Performance Review's** for commercial clients, by paying for an independent chartered environmentalist to conduct a bespoke review at the client's premises. This not only helps these organisations to become more environmentally sustainable in their business practices, but also may help them save money in the long run by reducing waste and cutting down on consumption.

If you are interested in applying for funding from The Naturesave Trust, please complete an application form, available to download from our website, and return it to us, together with any information about your project which you think may be useful. Contact the Trust on trust@naturesave.co.uk or call 01803 869775

A selection of some the organisations the Naturesave Trust has recently funded:



WHY CHOOSE NATURESAVE

We are an ethical and sustainable alternative for all your insurance requirements, offering:

- Cover for individuals, companies and charities at competitive prices
- Over 25 years' insurance experience
- Ethical and personal hands on service (no call centres)
- Tree planted for every new insurance policy issued
- Commercial clients are eligible for an environmental performance review, delivered by an independent environmental specialist, at no charge
- Innovative insurance policies that benefit the environment and encourage more sustainable practices in the home and at workplaces
- **10%** of home and travel premiums go directly to our charitable trust to benefit specific environmental and conservation projects
- In-house claims handling (no third party claims delegation)
- Pro Bono insurance advice for community groups and charities
- Lobbying the insurance industry to prompt change in its approach to climate change and environmental risks and for recognition that our clients represent a better risk to insurers.
- Great references from existing clients, some of whom have been with us for over 20 years.
- Bespoke "Handy Tips" guides simplifying insurance for various sectors, including Community Renewable Energy Projects, Unique Places to Stay, Sustainable Restaurants and Transition Groups.
- Living Wage employer and carbon neutral business.
- Rated most ethical insurance provider by The Good Shopping Guide



