



Explore, experience, enjoy

Gallagher's flexible insurance solutions
for the tourism and hospitality sector



Gallagher

Insurance | Risk Management | Consulting



Why partner with Gallagher?

For over 30 years Gallagher has served the hospitality and tourism industry with tailored insurance solutions. With over 25 branches located in major metropolitan and regional business centres around the country, we work in your community and can cover your business for 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 a one man tour operator or a multi-national hotelier, we have the experience and the commitment to help protect your business, your staff and your customers.

What does that mean for our clients?

- 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.

Whether you are running a food service, providing accommodation, operating a hotel or pub, a tourist attraction or producing wine, ale or spirits, our brokers have the knowledge, willingness and flexibility to help you with all your business's insurance needs.

What makes us different

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 reputational risk 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.

We are global, metropolitan and regional

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.

With 25+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 650+ offices in over 30 countries enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many smaller brokers.

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

Regional presence

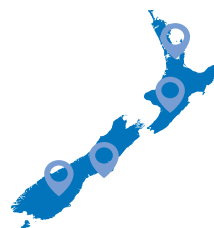


Australia

Adelaide • Alice Springs • Ballarat • Beenleigh
Brisbane • Cairns • Canberra • Darwin • Dubbo
Melbourne • Hobart • Horsham • Katherine • Launceston
Mulgrave • Newcastle • Parramatta • Perth • Shepparton
Sydney • Toowoomba • Townsville • Wagga Wagga
Wangaratta • Warragul • Wollongong

New Zealand

Ashburton • Auckland • Bay of Plenty • Canterbury
Greymouth • Hawkes Bay • Kaitia • Kapiti • Kerikeri
Lower Hutt • Manawatu • Marlborough • Nelson • Oamaru
Otago • Queenstown • Southland • Takapuna • Taranaki
Timaru • Waikato • Wanganui • Wellington • Whangarei



650+ offices



30+ countries




150 network partner countries

"I have found everyone at Gallagher to be very helpful over the years. They definitely have the customer's interests as their top priority.

In particular, when I put a claim in that the insurance company initially knocked back I received a call from Chantelle who said she would fight on my behalf to have the claim reviewed. I was very happy a few days later when I was informed that they were now going to pay out the claim. I look forward to continuing the relationship in the future."

Martin Crabtree, Owner Subway, Aberfoyle Park



Leverage our resources to strengthen your enterprise

Gallagher has both wide-ranging and highly specialised experience in meeting the business insurance needs of the tourism and hospitality 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:

- business income protection
- public and product liability Insurance
- property and asset insurance
- management liability
- cyber insurance
- workers' compensation.

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 of:



Restaurant
& Catering



Hospitality **NT**



[Museums
Australia]





Tailored insurance solutions for the hospitality and tourism sectors

One of Gallagher's key points of difference in the Australian market is our proactive approach to developing exclusive products and solutions for a specific business requirement or gap in traditional insurance cover.

We can assist winemakers with insurance cover for property, machinery, crops and quality control issues, for example. This goes hand-in-hand with our personal approach to service. It's like ordering à la carte instead of being limited to the buffet!

Tourism & Recreation Insurance Program (TRIP)

Gallagher developed TRIP for the tourism industry and this comprehensive insurance product applies to a huge range of activities covering multiple insurance categories from shopping or winery tours to adrenaline adventure activities, and includes domestic and international tours and activity programs.

TRIP provides professional indemnity cover, with optional extensions for statutory liability and supplementary legal expenses, and offers competitive terms such as reductions in base premiums and discounts on renewals for eligible categories.

Some of the clients* we work with:

- AEG Ogden, Asia Pacific
- Grand Hotels International, Australia & New Zealand
- Outback Spirit Seven Spirit Bay Wilderness Lodge, Arnhem Land, NT
- The Rock Tour Pty Ltd, Alice Springs, NT
- Tyrrell's Wines, Hunter Valley, NSW
- ICC Sydney, Sydney, NSW
- Alchemy Restaurant and Bar, Brisbane, Qld
- Blackbird Restaurant and Bar, Brisbane, Qld
- Zen Catering, Brisbane, Qld
- Hayman Island Resort, Qld
- Kangaroo Island Spirits, Cygnet River, SA
- Stones of the Yarra Valley, Coldstream, Vic
- Matteo's, Melbourne, Vic
- The Pearl, Cable Beach, Broome, WA

"Gallagher's claim management was excellent – more than excellent in fact, it was much better than any other insurance company we've used. The claims manager really knows her job."

Des Mitchell, Owner, Austparks

*The above is a selection of the tourism and hospitality sector clients we look after.



Additional services

Because Gallagher is a full service insurance broker we have the ability to arrange cover for the total range of hospitality and tourism enterprises that our clients operate. Below are some important insurance products that may apply to your enterprise, but don't hesitate to ask us about any of your needs. We are here to help.

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 risk mitigation programs and position themselves to achieve long-term improvements in safety and productivity.

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.

Cyber threats

Sensitive information about clients and employees provides cyber criminals with tools for tricking, stealing or extorting money from individuals and organisations, or disrupting major utilities and services. '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.

Professional indemnity & Public liability

Both of these essential insurance coverages protect individuals and businesses from being held liable for damage or injury to third parties or property of any kind through accident, defects in materials used or negligence by the entity or its employees.

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 essential cover for organisers of any kind of outdoor event, from festivals to sporting fixtures.

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.

Product recall insurance

Of particular interest to wine makers, breweries, distilleries and their distributors, product recall insurance protects against logistical, legal and financial losses, and helps with limiting reputational damage.

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.

Gallagher's tourism and hospitality team

Our national team of brokers includes specialists in specific areas so whatever branch of tourism and hospitality you are in, we have knowledge experts who 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 expertise includes

- accommodation including resorts, hotels, motels and caravan parks
- 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
- recreational services, theme parks and tourist attractions
- spirits manufacturing, including distillery tours
- tour operators, activities organisers and guides
- wineries, including cellar door and expanded operations

In Australia



25+

Metro and regional locations



900+

Professionals



120,000+

Clients

Global reach

Asia | Australia | Canada
Caribbean | New Zealand
South America | UK | USA

650+ offices

30+ countries

150 network partner countries

**Fortune 500
company #462
in 2017**

NYSE listed

1987

100+

insurance and risk
management solutions



**An ethical business leader
for a 7th consecutive year**

We're an ethical business, and proud of it

Gallagher has been recognised as one of the World's Most Ethical Companies by the Ethisphere Institute, a global arbiter of ethical business practice, for seven years in a row, the only insurance broker in the world to achieve this distinction.

This recognition underscores Gallagher's unwavering commitment to ethical business practices and is validation that our enduring core values and corporate culture are true differentiators and provide a competitive advantage in the marketplace.

Choose Gallagher for...



Thinking differently, open to new ways of doing things



Listening first, then offering proactive advice and solutions



Connecting global capability with local knowledge to unlock new opportunities



Partnership, teamwork and collaboration drive our shared success



Open and transparent ways of doing business and working together



A commitment to understand your business and earn your trust



Insurance | Risk Management | Consulting

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