

# ROTHBURY MOTELSURE

## Specialised insurance cover for Landlords, Lessees and Owner Operators



### NZ's Premium Accommodation Insurance Solution

Owning or operating an accommodation facility is different from running other businesses, and your insurance protection needs to reflect that. Rothbury's Motelsure is an exclusive insurance package designed specifically to protect your investment in your new business and the risks that accommodation providers face.



Rothbury Risk Management Assessment



Explanation on fit for purpose



Dedicated Claims Adviser and Claims Management Service



My Rothbury App (instant access to your insurance information)

## Some of the benefits include:

- The Liability package comes with higher standard limits at no extra charge – \$10 million General Liability limit and a \$1 million limit each for Statutory Liability and Employer's Liability
- Gradual Damage limit of \$100,000 over the policy period, up to \$25,000 per loss
- Machinery Breakdown limit of \$1 million
- Illegal Substances limit of \$50,000 per event / \$250,000 per period of insurance
- Capital Additions and Property Under Construction limit of \$500,000
- Options to pay your premium by credit card, or by direct debit weekly, fortnightly, monthly or quarterly to help manage your cashflow
- Ability to insure your business vehicles

## Get in touch

If you'd like to know more about Motelsure, we're here to help.

NZ'S LOCAL INSURANCE BROKERS

## Claims Examples



Upon inspection of a unit following your normal check out/cleaning process you notice a warp in the wall lining. With further inspection from a plumber they confirm that a pipe has been leaking for quite some time and you'll need a variety of repairs or replacements. In the end, cost of repairs totaled \$21,000 including the cost of locating the issue.

**Many of our competitors' wordings have a limit per loss of \$10,000 and do NOT include the cost of locating the issue. In this scenario, a competitors' policy could leave you with an outstanding bill for \$11,000 + location costs.**



As an owner/operator or lessee you purchase our Rothbury Motelsure package, which includes cover for public liability. One morning a fault with your clothes dryer starts a fire in the laundry room, soon spreading through the whole building. Flames travel to the neighbouring property causing damage of \$7 million. As the owner/operator or lessee you're liable for the damage caused to the neighbouring property. Luckily your Motelsure package defaults to a public liability limit of \$10 million, which will go towards the repair/replacement of the neighbouring property.

**We see a lot of competitors policies with a default \$2 million public liability limit, which in this situation would leave you liable for the remaining \$5 million worth of repairs to the neighbouring property.**



Following the building fire, which is now in the process of planning for rebuild, you now have a business with nowhere to operate from. The average planning, consent and rebuild of commercial property is between 20-24 months – can you afford to go that long without an income from the business? Because you're insured with Rothbury we automatically provide a 24-month business interruption policy which can cover your loss of profit/rent while the building is rebuilt, and before your normal operation can resume.

**Many of our competitors' policies only offer a 12-month loss period, which would leave you up to 12 months without an income (possibly leaving you out of pocket to the tune of hundreds of thousands of dollars).**

## Need to know more?

Rothbury Insurance Brokers has been in business for over 70 years and, like many of our business clients, we're a majority New Zealand-owned company.

Talk to us now to see the difference in cover and cost that Motelsure can provide your business.



## Claims Advocacy

Our dedicated Claims Advisers live and work locally and will manage your claim from beginning to end, to get the best outcome for you.

**You can count on us; we've been helping protect Kiwi businesses since 1950.**