



# Minet

# HOSPITALITY & TOURISM

African Tourism firmly believes in celebrating Africa: its wonderfully diverse cultures, innovative and optimistic people, enchanting and varied landscapes as well as its exceptional history. From luxury safari camps, to island retreats and conference hotels, the hospitality sector in Africa has been booming. While Africa is possibly on the path to important economic and social reforms in the next decade or two, the business ecosystem in the continent is also about to witness an enormous and unprecedented shift. In Africa's hospitality industry, opportunities abound – but so do risks.

## WHO WE ARE

### DISCOVER THE UNEXPECTED

Our Hospitality & Tourism division provides customized risk solutions to cope with the boundless challenges the industry is facing, from Food Poisoning, Slips, Trips and Falls to Injury and Death whilst in the premises and/or after consuming food and beverages offered by the establishment. The Hospitality & Tourism division's thorough industry expertise combined with with Minet's vast knowledge of the African continent, allows us to provide clients with tailor-made packages that best suit their needs.

## OUR SOLUTIONS

We are dedicated to providing our clients with profound subject-specific expertise and a full range of risk and insurance broking services that help reduce costs, control risk, protect the future of their organisation, and achieve their objectives. By helping our clients identify the risks that could threaten their strategy, operations and success, we can help them thrive. Our team analyses and provides coverage solutions to risks including:

### PUBLIC & PRODUCTS LIABILITY

- Protection for damage to property or bodily injury to 3rd parties
- Protection for illnesses or injuries to 3rd parties and patrons
- Protection for legal liability arising from injury to 3rd parties or damage to their property
- Protection for liability from supply of products to patrons and 3rd parties

### BUSINESS INTERRUPTION

- Protection of income loss from (partial) interruption of business

### WORKERS COMPENSATION

- Protection for illnesses to employees
- Protection for injuries to employees

### PROFESSIONAL INDEMNITY

- Protection for breach of professional duty
- Directors and Officers liability

### OTHERS

- Valuations (under-insurance)
- Fire and special perils
- Cyber / Commercial Crime
- Tours & Operators Liability
- Political Violence, Terrorism
- Kidnap & Ransom
- Fidelity guarantee (protection against dishonest acts of personnel)

## YOUR BENEFITS

- Our hospitality & tourism solutions are designed to address our client's total cost of risk; key advantages are:
- As we are Aon's largest Global Network Correspondent, we have access to over 50'000 colleagues in 120 countries as well as to their proprietary data, research and analysis, enabling us to manage and secure the risks of our clients
  - Our unique combination of experience and specialism allows us to develop an in-depth understanding of our clients' risk profile to optimise placement outcomes
  - Our unique structure enables us to deliver tailored solutions to clients who navigate complex market conditions
  - Our focus on high ethical standards, professionalism and innovation enables us to deliver effective risk solutions, supported by personal service for which we have built an unrivalled reputation
  - Our advanced ecosystems for communication and claims management work constantly to update staff members on key information about benefit utilization and issue resolution to ensure a seamless customer experience