

PRODUCT INFORMATION

Leisure Insurance

Travelers has built its reputation protecting some of the most recognised names in the leisure and hospitality sector. Our long-standing relationships with leading operators reflect the trust placed in us to deliver across property, casualty and motor – combining the financial strength and stability of a global insurer with the responsiveness and specialist knowledge that this sector demands.

Key selling points

Industry-focused expertise

Leisure and hospitality businesses face complex risks – from high guest footfall and fire safety in commercial kitchens to Legionella controls and personal liability. Our dedicated underwriters, risk managers and claim professionals specialise in this sector, working in close partnership with brokers and clients to navigate evolving regulations and sector-specific exposures.

Broad leisure appetite

We cover a genuinely wide range of leisure sub-sectors from museums, art galleries, zoos and aquariums to hotels, golf clubs, coffee shops, sports clubs and stadia. Our experience across this wide spectrum assures brokers and clients alike that we understand the operational differences across diverse leisure settings. This breadth gives brokers a comprehensive market proposition with flexible, tailored property, casualty and motor protection across multiple risk profiles.

Exclusive motor section

A genuine differentiator: our dedicated motor section covers motor contingent liability including valet parking, grounds maintenance equipment and golf buggies – cover that competitors often do not consistently offer within the leisure sector.

Proactive Rehabilitation Service (PRS)

This unique service gets injured employees back to work faster, with immediate access to bespoke rehabilitation programmes. This early intervention can speed up recovery times and return to work, reducing staff absence and claim costs. We don't wait for a claim to be made, and payments don't affect the client's claims experience. Full information is [here](#).

Global reach, local expertise

Our offices across the UK and Ireland mean we are close to our clients when they need us, while our multinational capability supports leisure businesses with international operations and overseas locations.

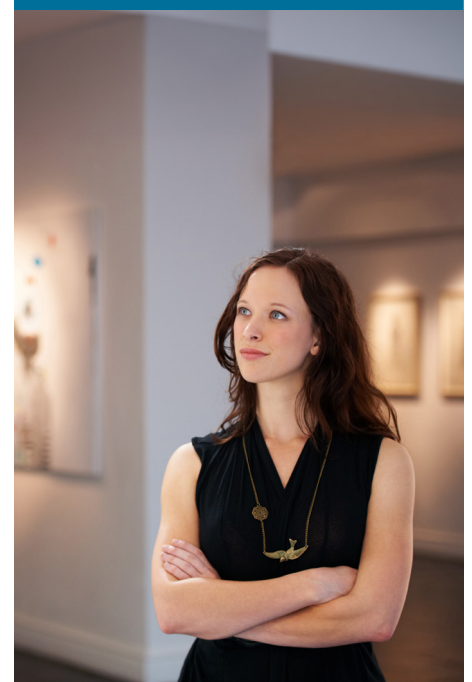
Who is our cover for?

Our leisure proposition is designed for:

- Museums & art galleries
- Zoos & aquariums
- Modern purpose-built hotels
- Golf clubs (private members)
- Coffee & tea shops
- Sports clubs (excl. professional)
- Stadia (first party only)

“

We are a genuine go-to insurer for Hotel & Leisure. Our broad property, casualty and motor capability is a real trading tool for brokers – and our reputation means clients are in safe hands.”



Main cover highlights

- Property damage – including money, transit and deterioration of stock
- Business interruption – with flexible indemnity period options
- Computer damage
- Contracts works
- Terrorism
- Loss of licence
- Fidelity guarantee
- Employers' liability – with proactive rehabilitation support
- Public & products' liability – including North American jurisdiction and overseas personal liability
- Motor contingent liability – valet parking, grounds maintenance equipment and golf buggies

Claim management services

Our award-winning claims team understands the intricacies of leisure sector losses – from slips and trips to major kitchen fires, they act quickly and empathetically to resolve claims efficiently. Each client benefits from a dedicated claims handler ensuring consistent, proactive support.

Contact us

For more information, please contact your Travelers underwriter directly or visit www.travelers.ie/leisure

Risk management services

Our leisure risk control professionals understand the sector's unique exposures, from animal attacks to Legionella controls and guest welfare. Through expert risk management partners, we provide free support with regulation or compliance issues, helping to reduce exposures.

Site visits

We take a consultative approach – working alongside brokers and clients on site visits to help identify improvements that enhance safety and resilience.

Online resources

Clients can access resources and guidance on health and safety, fire prevention, food safety, Legionella controls and sector-specific risk management.

Why choose Travelers?



Specialist expertise

Dedicated leisure underwriting team



Trusted by sector leaders

Long-standing relationships with leading leisure operators



Expert risk management

Free risk management support for clients



AA Rated

S&P Global Ratings has rated Travelers AA, a testament to our financial strength and ability to pay all claims



Claim consistency

You'll work with a nominated claims handler who understands the case from start to finish.



24/7 claims reporting

Immediate support when clients need it most.



Award-winning claims

2026 Claims team of the year

NATIONAL 2026
INSURANCE AWARDS
WINNER

Commercial Lines Insurer Claims
Team of the Year