

# Unlocking savings and cover enhancements for a flood risk hotel

## About the client

With a strong foothold in Scotland's hospitality scene, this seasoned group manages a diverse portfolio of hotels set in some of the country's most picturesque, yet logistically demanding locations. Renowned for their exceptional service and ability to thrive in challenging environments, they've built a loyal clientele and earned a stellar reputation across the regional market.

## The scenario

Facing a fast-approaching renewal deadline, the client turned to Howden for a fresh perspective on their hotel's insurance strategy. For years, they had battled to find a broker with the expertise to navigate the complex flood risks tied to the property's location. Frustrated by limited options and rising premiums, they were ready for a smarter, more competitive solution and Howden delivered.

## The challenge

Nestled in a flood-prone zone, the hotel had long struggled to attract insurer interest, its location driving up premiums and narrowing market options. Despite repeated efforts, their existing broker failed to deliver meaningful savings or improved coverage, leaving the client concerned and exposed.

## The outcome

Following a thorough review and strategic negotiations with the holding insurer, Howden delivered a 10% reduction in premium alongside exclusive cover enhancements.

Encouraged by the impressive outcome, the client extended an invitation to Howden to review insurance for three more hotels in their portfolio. Rising to the challenge once again, Howden went to market and delivered another 10% premium reduction, cementing our role as the trusted broker across all four properties.

To find out how we can support your business, visit our **website: [www.howdenbroking.com/hotels](http://www.howdenbroking.com/hotels)**

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