A contemporary policy for a unique experience provider

Business Type Escape Room

Our client runs a creative and immersive escape room business, known for delivering high-concept puzzles and experiences that go beyond the standard fare. With intricately themed rooms and innovative use of tech, their venue has become a local favourite and a standout in the UK escape room scene.

Like many businesses, they originally sought cover through a generalist broker, assuming all insurance was more or less the same. But this approach left them exposed. The broker didn't fully understand the escape room model or its risks, and as the business evolved, the policy remained stagnant and misaligned with their real-world needs.

The Challenge
The escape room's insurance had been set up using a generic package. While it ticked some basic boxes, it had critical gaps - including no cover for theft and little understanding of the higher-risk features within the experience rooms (such as moving set pieces or low-light environments).

To make matters worse, the insurer wasn't even aware of some of these risks due to poor communication from the broker. Had a serious claim occurred, there was a genuine risk of rejection.

On top of that, the business was overpaying significantly, with high excesses and low limits that didn't reflect their actual exposure.

Our Solution
Once RiskBox were brought in, we conducted a full review of the policy and quickly identified the shortcomings. We engaged with specialist insurers that understand immersive entertainment and explained the business model in detail, ensuring accurate underwriting.

This resulted in a new policy that delivered:

- **Significant cost savings** on the overall premium
- **Higher limits of cover** across key areas
- **Reduced excesses** to ease the financial impact of any claim
- **Wider, tailored protection** to reflect all their unique activities

By working with insurers who truly “get” the sector, we gave the client peace of mind and a much more resilient insurance foundation to build on — all while lowering their spend.

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