

HOTELS, MOTELS, & BED & BREAKFASTS



AS A HOTEL/MOTEL OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- 1 General liability rated by rooms, generating very competitive premiums
- 2 Non audited policy eliminates surprise premium increases
- 3 Coverage for restaurants which will include liquor liability
- 4 Employment Practices Liability coverage which will include third party discrimination

PRODUCT ADVANTAGES*

- Innkeepers liability for personal property of guests
- Non-auditable policies for hotels & motels
- Coverage for restaurants available
- Newly purchased and newly constructed properties are eligible
- Mixed-use buildings are eligible
- Older buildings are eligible
- Very competitive premiums
- A.M. Best Rated A++ carrier

COVERAGES AVAILABLE*

- Special Causes of Loss & Replacement Cost
- Hired & Non-Owned Auto Liability
- Coverages available as Monoline General Liability or Package
- Business income up to 32 months
- Property coverage up to \$60,000,000
- Employment Practices Liability
- Third party Discrimination
- Crime
- Coverage for franchise and non franchise locations

* Coverage may vary according to class of risk and market conditions