



# Hospitality

coverage guide

## General Liability

### Key Coverage Features

- Up to \$2M / \$2M in General Liability limits
- Up to \$6M in gross sales
- Up to 60,000 in square feet
- Optional Coverages available:
  - Employee Benefits Liability
  - Primary Non-Contributory (Scheduled or Blanket)
  - Blanket Additional Insured
  - Waiver of Subrogation (Scheduled or Blanket)

### Underwriting Guidelines

- No limitation to the number of guest rooms
- Minimum required annual occupancy rate of 50%
- Ability to consider cooking facilities in guest rooms
- Coverage available for risks with swimming pools
- Ability to consider restaurant on-site
- Ability to consider glass containers in the pool area



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## Property

### Key Coverage Features

- Up to \$6M in total Property values
- Policy terms of 6, 9, and 12 months available
- Coverage available for Building, BPP, and BI including/excluding Extra Expense
- Available Causes of Loss options include Basic, Broad, Special including Theft, Special Excluding Theft
- Wind/Hail coverage available
- Optional Coverages available - Equipment Breakdown, Ordinance or Law, Outside Signs, Spoilage, and Property Enhancement Endorsement

### Underwriting Guidelines

- Ability to consider commercial cooking risks protected by fire suppression system
- Ability to consider renting or leasing the room for longer than one month
- Ability for motel to operate as a resort
- Ability to consider hotel or motel rooms accessible from the outside

## Restricted Exposures

- Armed security guards or guard dogs
- Operate as a shelter or group home
- Age restriction covenant in place
- Provide medical or residential care services
- Occupied as a Fraternity, Sorority, or boarding house