



Hospitality

coverage guide

General Liability

Key Coverage Features

- Up to \$1M / \$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

Property

Key Coverage Features

- Up to \$4.8M 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 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
- Rentals for periods of less than 24 hours
- Dude ranches
- Hostels



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