

## 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

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### Property

#### Key Coverage Features

- Up to \$2.5M in total Property values
- Coverage available for Building, BPP, and BI including / excluding Extra Expense
- Available Causes of Loss options include Basic, Broad, Special including Theft
- Wind / Hail coverage available
- Optional Coverages available - Equipment Breakdown, Ordinance or Law, Outside Signs, Spoilage, and Property Enhancement

#### 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 Exposure

- Armed security guards or guard dogs
- Rentals for periods of less than 24 hours
- Dude ranches
- Hostels

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