



Hospitality

Mixed use buildings, conference centers, hotels, tourism, food and beverage - not to mention all the vendors and employees involved - comprise an exciting but complex insurance sector. Our experience and unique understanding of the diverse needs of this industry enables us to offer customized solutions to suit the unique needs of your business.

Types of Companies

- Arts, Entertainment, and Recreation
- Accommodation
- Food Services

Key Risk & Insurance Components

- **Property** exposures are due to the high combustibility of contents and the multiple sources of ignition.
- **Business Interruption** exposure can be substantial due to the lack of backup facilities and the seasonality of some operations.
- **Premises Liability** exposure is high due to the number of guests on premises.
- **Equipment Breakdown** exposures include breakdown losses to the heating and air conditioning systems as well as to laundry equipment, hot water systems, electrical control panels, and other apparatus. Breakdown and loss of use could result in significant loss, both direct and under time element.
- **Product Liability** exposures can be high if the facility has a restaurant or lounge.
- **Liquor Liability** exposures can be high if employees are not properly trained to recognize the effects of excessive alcohol consumption.
- **Automobile Liability** exposure is high for many hotels due to pickup and delivery of guests. Valet services present garagekeepers exposures for damages to guests' vehicles.
- **Workers' Compensation** exposure is high. Cleaning and maintenance operations can cause workers to experience lung, eye, or skin irritations and reactions. Slip and falls, as well as lifting, back injury, hernia, sprain and strain, are all common occurrences.