

Hospitality



Hotels, motels, resorts and casinos all face unique exposures not addressed by the coverage provided in traditional general liability policies. Chartis' Commercial Risk division fills this gap by offering a collection of innovative coverage enhancements and specialized loss control services to meet the diverse primary casualty needs of the hospitality industry.

Hospitality Services Coverage

Provides coverage for Bodily Injury or Property Damage arising out of hospitality services provided to an insured's customers in the normal conduct of business as a:

- Hotel, Motel, Inn or Resort
- Restaurant, Caterer or Food Service Provider
- Yacht, Country or Fitness Club
- Golf Course

Covered hospitality services also include those of the following classes of licensed and/or certified employees, including the use of any preparations or appliances:

- Barbers, Beauticians, Manicurists, Shampooers
- Massage therapists
- Aerobics Instructors
- Nutritionists
- Lifeguards
- Athletic Instructors

Innkeepers Liability Coverage (Bailment Coverage)

Unless otherwise amended, commercial general liability policies exclude personal property in the care, custody and control of the insured. Hotels and resorts, however, often have an incidental exposure for the personal property of guests, such as clothing, inexpensive jewelry or athletic equipment.

- The Innkeepers Liability Coverage Endorsement builds coverage back into the CGL policy by amending the care, custody and control exclusion so that it exempts certain personal property belonging to guests
- Coverage applies to personal property belonging to guests provided the value is less than \$1,000; the loss is not caused by spilling, upset or leaking of any food or liquid; and the personal property is not in the custody or possession of the insured for laundering or cleaning.

Hotel Safe Deposit Box Legal Liability Coverage

Covers damages arising out of, relating to or in connection with on-premises Safe Deposit Boxes.

- \$25,000 Aggregate Sub Limit

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Global Loss Prevention

Hospitality clients benefit from the expertise and integrated services of our Global Loss Prevention team. Dedicated consultants partner with policyholders to customize loss prevention service programs aimed at controlling insurance loss costs, using a wide range of tools and expert resources tailored for real estate and hospitality exposures.

- Onsite risk management seminars for hotel management staff
- Slip & Fall assessments, including coefficient of friction measurements for both wet and dry surfaces.
- Slip-Resistant Footwear Programs
- Food safety training and audits conducted by NSF Cook & Thurber, leading food safety consultants
- Fleet safety consulting
- Material handling assessments for housekeeping and other physically demanding job tasks
- “Front of House – Back of House” physical hazard assessments
- Vulnerability assessments and security program audits by recognized industry experts
- Access to vendors that specialize in background checks

Contact

Joseph Fobert, Senior Vice President and
Real Estate Solutions Practice Leader
813 222 4833 Telephone
866 632 6335 Facsimile
joseph.fobert@chartisinsurance.com



We have established ourselves as a world leader in insurance by helping our partners and customers realize their own plans for the future. Backed by 90 years of outstanding underwriting experience, our fundamental strength lies in the 40,000 employees who serve more than 45 million clients in over 160 countries and jurisdictions. Every day, our people deliver commercial and personal insurance offerings through hundreds of innovative products and services.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

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