

# Hotel Coverage

AmTrust Financial offers a variety of coverages, including Package, Workers' Comp and Umbrella, tailored to meet the specific needs of hotel operators.



## Leading Writer

of Workers' Compensation insurance in the U.S.



## A.M. Best Rating

A- (Excellent) XV (2 billion or greater)



## Flexibility

multiple pricing tiers and coverages to suit your insured's needs

## Submission Requirements

- ezPac entry or completed ACORD application
  - Flexibility to electronically upload larger schedules
- Completed supplemental application
- Hard copy, currently valued loss history (3 years plus current year)

## Ineligible Exposures

- Any non-sprinklered hotel (except California, subject to underwriting guidelines)
- Gambling
- Nightclubs
- Seasonal Operations
- Exterior Entry
- Recreational activities, including, but not limited to: skiing, horseback riding, white water rafting, motorized water craft, zip lining, etc. (Golf is an acceptable recreational activity)

## Eligible Exposures

- Business-class, full-service and boutique hotels
- Retail hotels with daily rates of \$110 or more per room
- 70% or higher average occupancy rate is preferred
- Three or more years in business is preferred

## Coverage Highlights

- Hotel Supplemental Coverages
  - Alternate Key Systems Coverage
  - Hotel Guest Inconvenience Expense
  - Guests' Property Legal Liability
- Tailor-made crime coverage for guest property
- Garagekeepers Legal Liability (Valet Parking)
- Valet coverage available
- Flood & Earthquake (subject to underwriting guidelines)
- Cyber Liability (coverage may not be available in all states)
- Various property enhancements available
- Business Income on ALS basis
- Equipment Breakdown
- Employee Benefits Liability
- Employment Practices Liability
- Umbrella coverage available