

Hotel/Motel Product — Commercial Liability

This product is specifically designed to accommodate the General Liability coverage and pricing needs for a variety of hotel and motel risks.

COVERAGES AVAILABLE:

- ▶ General Liability with limits up to \$1,000,000 occurrence/\$2,000,000 aggregate available
- ▶ Commercial Excess General Liability or Umbrella limits available up to \$5,000,000
- ▶ Hired and Non-owned Auto Liability

COVERAGE FEATURES:

- ▶ No General Liability deductible
- ▶ Expanded definition of Bodily Injury to include Sickness or Disease caused by Mental Anguish or Emotional Distress
- ▶ Inspections paid for by United States Liability Insurance Group
- ▶ Credits available for:
 - Risks built within the last 20 years
 - National franchises
 - Risks with inside room access only with changeable card entry
 - For risks with swimming pools, if there is a lifeguard at all times when the pool is open

BROAD ELIGIBILITY TO INCLUDE:

- ▶ Up to 100 rooms per location with no cap on annual receipts
- ▶ New ventures
- ▶ Risks with up to 2 swimming pools without diving boards or slides and with proper life safety controls
- ▶ Risks with other commercial occupancies
- ▶ Risks with restaurants on the premises (bars and/or major entertainment are ineligible)
- ▶ Risks with fitness centers on the premises

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Superior policy issuance

