

# GILLINGHAM & ASSOCIATES

a division of Philadelphia Insurance Companies



## Bed & Breakfast and Country Inn Program Details

The Bed & Breakfast program focuses on facilities found in resort and destination locations, such as ski towns and national and state park communities. Target risks provide guest lodging for an average of 2-3 nights, and in addition to providing breakfast, might offer restaurant and bar facilities or recreational activities to their patrons. Frame, unprotected, and often older property is expected.

Some of the coverage features available include:

### Liability

- Comprehensive General Liability- with aggregate limits to \$3 million
- Excess limits up to \$15 million
- Special Events Coverage available for facilities that host weddings, conferences, reunions and other events
- Coverage available for restaurants, retail operations and other related exposures
- Personal Liability Coverage available
- Liquor Liability available for accounts with incidental liquor exposures

### Property

- Blanket Limits with large in-house capacity available
- Special Form on Building, Contents, Loss of Income and Extra Expense
- Agreed Value Endorsement available with property appraisal
- Household Personal Property Coverage
- Elite Property Enhancement includes \$100,000 Business Income Coverage, Sewer or Drain Water Back Up and other features
- Ability to write frame property located in remote, unprotected areas and resort or destination communities

### Acceptable Risks

Bed & Breakfast Facilities offering the following activities

- Restaurants and Bars
- Bicycle Tours and Rentals
- Cross Country Skiing
- Canoe, Kayak and Boat Rentals
- Trail Rides
- And a Wide Variety of other Outdoor Recreation Exposures

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TEL. 303.428.5400 FAX. 303.428.5900 WWW.OUTDOORINSURANCE.COM

**EXPERT GUIDES FOR SPECIALTY INSURANCE**

**Documents Required for Proposal**

- Completed and signed specialty Bed & Breakfast Application
- Completed ACORD applications
- Brochures and/or website address
- Loss Runs or “No Loss” letter signed and dated by the insured for accounts below \$3,500 in annual premium

**Payment Terms**

- Interest Free Payment Plans available for accounts that generate at least \$2,000 in annual premium
- Direct Bill, unless your agency is otherwise contracted with Philadelphia Insurance Companies all policies will be billed directly to the insured

Please refer to the actual policy for specific terms and conditions. This brochure is purely a marketing information document.

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