



# PRODUCT HIGHLIGHTS

## HOTELS

### Benefits of this Program

Philadelphia Insurance Companies specializes in the hotel industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your hotel needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Liquor Liability coverage available
- General Liability Deluxe endorsement for hotels includes coverage for general aggregate per location, several types of additional insureds and reservations and wake-up service liability

#### Property

- Blanket limits with large in-house capacity
- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Able to provide Crime, Boiler, and all Property coverages under one policy
- No separate form needed for computer property, this coverage is included under the personal property limit
- Coverage is included for foundations, underground pipes, flues and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios and other paved surfaces
- Automatic coverages, including, but not limited to arson reward, contract penalty clause, excavation and landscaping, fire sprinklered or burglar alarm upgrade, new construction, accounts receivable, and guest personal property
- Elite Property Enhancement Endorsement includes coverage for Emergency Vacating Expenses, Automated External Defibrillators, Alternative Key System, Hotel Guest Inconvenience Expense, Credit Card Slips and Guest Personal Property

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Owned auto including airport shuttle vehicles
- Non-owned auto
- Hired auto

#### Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

#### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a “crisis”

#### Loss Control Services

- Product specific web-based loss control solutions through [LossControl.com](http://LossControl.com)
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Hotel Supplemental Questionnaire
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Copy of most recent franchise inspection (if available)

#### Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

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# HOTELS - *continued*

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

## Payment Terms

- Interestfree installments available for accounts that generate at least \$2,000 in premium

Please note that our package premium target is \$50,000

*For all your hotel insurance needs,  
please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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