

Hotel Owners & Operators

Comprehensive General Liability Insurance

About this facility



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The Problem for Hotel Owners and Operators

We understand that you have unique exposures as a hotel owner and operator and that your franchisee agreement contractually requires a certain breadth and level of general liability insurance coverage. This cover is often difficult, or sometimes even impossible, to purchase in your local territory and if available, can be confusing and expensive.

The Solution for Hotel Owners and Operators

Our Comprehensive General Liability policy is specifically designed to protect your interests, meet the requirements of your franchisee agreement, be simple to access and offer you extremely competitive premiums.

Product Highlights

- Specifically complies with the General Liability requirements of branded hotel franchisee agreements
 - Includes Worldwide Jurisdiction for claims brought against the insured
 - Includes Franchisor as Additional Named Insured as required per the franchisee agreement
 - Terrorism exclusion removed
- Underwritten out of London with excellent security (S&P A+ rating)
- Highly competitive premium rates
- A variety of limits (up to USD 50,000,000) and currencies (USD, EUR, CAD & GBP) are available
- A variety of deductible/excess levels (USD 1,000 to USD 15,000) are available
- Simple claims notification process
- You as the owner or as the local broker are welcome to access the product for any other branded or non-branded hotels in your portfolio

Estimated Premium Rates Per Room

- *City Hotel*

General Liability Limit (USD)	Deductible (USD)		
	1,000	2,500	5,000
	Premium (USD)		
10,000,000	60	50	40
15,000,000	75	61	51
20,000,000	87	73	61
25,000,000	92	78	66
30,000,000	96	82	70
50,000,000	150	130	112

E.g. Autograph; 150 room hotel = approx. \$6,000 to \$9,000 premium depending on desired deductible for a \$10m GL Limit

- *Beach Front/Resort Hotel*

General Liability Limit (USD)	Deductible (USD)		
	1,000	2,500	5,000
	Premium (USD)		
10,000,000	108	90	73
15,000,000	139	112	85
20,000,000	160	130	98
25,000,000	176	140	112
30,000,000	190	148	124
50,000,000	221	185	157

E.g. Any Resort Brand; 150 room hotel = approx. \$10,950 to \$16,200 premium depending on desired deductible for a \$10m GL Limit

All pricing subject to completed proposal form and claims history which may result in referral to underwriters for acceptance and rating

Access

The facility has been launched on a bespoke e-trading platform which can be accessed directly by either yourself or your preferred broker. The simplest way to obtain a quote will be to visit www.hoopinsurance.com and click on 'Get a quote'. If you require a quotation sooner please feel free to contact us direct at hotelinsurance@alescorms.com

About this Facility

The coverage for you and your hotel is underwritten against a Comprehensive General Liability policy, which has been specifically designed for Hotel Owners and Operators. It both protects your interests and also looks to meet the requirements of your franchisee agreement. A summary of coverage highlights is as follows:

Variable Limit of Liability	Included
Variable Deductible/Excess	Included (Options from \$1,000 to \$15,000)
Additional Named Insured as Required by Franchisee agreement	Included (As required)
Worldwide Jurisdiction (for claims brought against the Insured)	Included (Including USA & Canada)
Sale of Food and Drink/Liquor Liability	Included
Incidental Medical Malpractice / First Aid/ Medical Assistance	Included
Lifts, Elevators, Escalators and Hoists	Included
Car Park Facilities	Included
Excess Automobile Liability	Included (Excess of local statutory policy or \$100,000)
Water sports Liability	Included (Excess of local operators policies and subject to signed disclaimers by participants)
Concessionaires' Liability	Included (excess of concessionaires policies)
Horse Riding	Included (Subject to wearing of hard hats and signed disclaimer by all participants)
Vendors' Liability	Included (Health Clubs, Gymnasiums, Spas, Beauty and Hairdressing Salons, babysitting, crèches and other concessionaires, resorts and leisure)

	facilities)
Advertising Liability	Included
Cross Liabilities	Included
Employers' Liability	Available on request (Subject to local law)
Adverse Media Coverage (Brand/Reputational Protection)	Included (Up to \$50,000 any one Occurrence and in the Aggregate)
Care, Custody & Control / Innkeepers Liability	Included (Subject to various sub-limits as per the schedule)
Garage Keepers Liability	Included
Valet Parking	Included
Guest Effects	Included (Including Room Safes, Safe Deposit Boxes, laundry and cloakroom, subject to sub-limits)
Local Policy Issuance	Included (As required)
Premises Operations	Included
Terrorism	All exclusions for terrorism have been removed from this policy

Please refer to the policy wording specimen for full terms and conditions (including details of any sub-limits and minimum deductibles/excesses). All quotations are subject to satisfactory proposal form and claims history which may result in referral to underwriters for acceptance and rating.

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