



HIIG | HOSPITALITY

Appetite & Product Guide



“**W**e are dedicated to the Hospitality market, and we want to be the first market you think of for Hospitality business. HIIG is the only insurance carrier with an exclusively dedicated Hospitality Division. We provide competitive products enabling you to write the whole package through one carrier. We are also committed to making it easier for you to do business with us. Our goal is simple...we want to be your carrier of choice for Hospitality and Liquor driven business”.



OUR DIFFERENCE:

People, Products & People

HIIG takes pride in recruiting, employing, and retaining some of the best and brightest underwriters and assistants within our industry niches, professionals who share our ethos for sustainable and profitable growth built upon long-term broker relationships.

At the same time, we offer the highest quality support through a group of exceptional loss control and claims professionals.

The products, the people, the service— add them all up, place them atop our rock-solid stability and you have our company's difference.

How can we make a difference for you?

> Expanding Horizons in a Big Way

Our full portfolio of insurance products for hospitality classes continues to grow. In fact, our total account solution allows you to provide your clients with truly comprehensive protection. It includes:

- Optional endorsements to increase limits and protection
- Unique optional coverages
- A wide range of industry-specific coverages
- Underwriting expertise

> Knowledgeable Underwriters

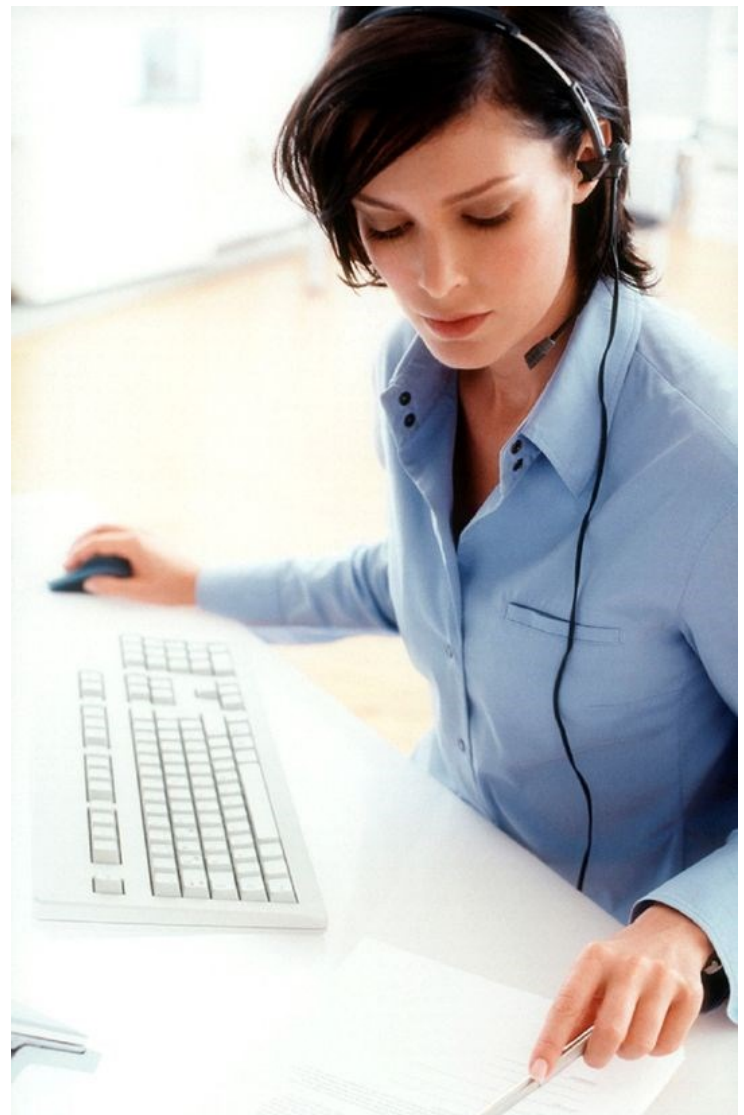
Professional, responsive Underwriters to help agents successfully grow their hospitality business.

> Claims

Supported by sophisticated technology, driven by world-class service standards and a meticulous attention to detail, our claims professionals can turn around everything from a minor slip and fall to a catastrophic loss —quickly, accurately, and fairly.

> Loss Control

Workplace safety guides, help businesses prevent workplace injuries and control costs.





OUR DIFFERENCE:

Package Policy

Target Account Characteristics

- Desired premium of \$2,500 and up, and consists of General Liability, Liquor Liability and Property.
- Businesses with up to \$15M in gross sales, with higher annual revenues eligible.
- Combined Property/Business Income values up to \$10M depending upon construction and protection.
- \$500 minimum deductible for values up to \$1M; \$1,000 minimum deductible for values over \$1M. Higher deductibles available.

Coverage Advantages

- Business Income and Extra Expense coverage.
- Equipment Breakdown coverage available.
- General Liability limits up to \$1 million/\$2 million.
- Many broadening endorsements available to tailor coverages for specific businesses.
- Property broadening endorsements available for most classes, additional coverages/coverage extensions.
- General Liability Broadening Endorsement available for most classes, featuring General Aggregate Per Location, Blanket Additional Insured, Increased limits for medical payments coverage (for admitted products) and \$500,000 Fire legal.
- Cyber Liability coverage available.
- Training for Liquor link available.





Target Markets

What We Want.....

RESTAURANTS

- Restaurants with some incidental liquor
- Franchise establishments
- New Ventures with at least 3 years management experience

FINE DINING RESTAURANTS

- Dinner Entrées generally greater than \$20
- Bottles of wine generally greater than \$40
- New Ventures with at least 3 years management experience

CRAFT BEER-MICROBREWRIES-BREW PUBS

- Focused on mature customers, generally patrons over 30 years of age
- Members of Craft Beer league or association
- New Ventures if franchise operation

BARS AND TAVERNS

- Local Bar/Tavern/Sport Bars
- Focused on mature customers, generally patrons over 30 years of age
- Small dance floors & Entertainment
- Not sponsoring "Teen" or "Under 21" nights
- Must be 3 years operating at the same location

ADULT CLUBS

- TIPS or equivalent training procedure for staff
- Well trained staff to recognize unruly patrons
- Video surveillance of interior & exterior with recordings retained for a minimum of 30 days
- Must be 3 years operating at the same location

NIGHTCLUBS-LOUNGE-ULTRA LOUNGE

- Live music or D.J. three or more nights a week
- Dance floor 600 sq. ft or less & Staffing at exits
- Video surveillance of interior & exterior
- Must be 3 years operating at the same location
- Not sponsoring "Teen" or "Under 21" nights
- No exposure to pyrotechnic displays, moon bounces, trampolines, rock walls etc.
- Not situated on a vessel, dock or piers

What We Do Not Want.....

RESTAURANTS

- 24 hour franchise restaurants
- Buffet restaurants
- Stand alone banquet / rental halls

FINE DINING RESTAURANTS

- Accounts written on a BOP with standard admitted markets
- Banquet / Rental halls over 15% of gross sales

CRAFT BEER-MICROBREWRIES-BREW PUBS

- Microbreweries over 15,000 barrels

BARS AND TAVERNS

- Excessive drink specials
- Bars that don't have formal TIPS or equivalent training
- Concert venues
- Fraternal organizations / VFW's

ADULT CLUBS

- Excessive drink specials & Full nudity
- Any establishment that permits any minor under 21 years old on premises
- No video surveillance
- Receipts under \$500,000

NIGHTCLUBS-LOUNGE-ULTRA LOUNGE

- Hip Hop, Rap & Heavy Metal
- Any establishment that permits any minor under 21 years old on premises
- Excessive drink specials
- Don't have formal TIPS or equivalent training
- No video surveillance
- Receipts under \$500,000



Highlights

Liability and Property Admitted Coverage

Through Great Midwest Insurance Company (GMIC) HIIG Hospitality offers some of the broadest liability and property coverages for the hospitality industry! With our strong appetite for hospitality classes, plus our essential core protection, valuable coverage extensions and high limits where they're needed most, HIIG Hospitality's property and liability coverage can help you meet the needs of your small and larger hospitality customers.

Liability Coverage

BUSINESS LIABILITY COVERAGE

- > Per Occurrence Limits
- > Aggregate Limits
- > Medical Expenses
- > Liquor Liability
- > Fire Legal Liability
- > Commercial Liability Options

Limits

\$1,000,000 Basic per Occurrence Limit

Aggregate Limits are double the per Occurrence Limits – \$2,000,000 Basic Aggregate Limit with \$1,000,000 and \$3,000,000 options available

\$10,000 per person

\$1,000,000 Occurrence/Aggregate of \$1,000,000 or \$2,000,000

\$300,000 included with limits of \$500,000 and \$1,000,000 as options

- Broad Form Vendors as required by written contract or written agreement
- Blanket Additional Insureds
- Defense Costs outside of the Limits of Insurance (Optional)
- Other Insurance is primary for Additional Insureds when required by contract
- Per Location Aggregate
- Personal and Advertising Liability
- Property Damage to borrowed equipment not being used to perform operations at the job site
- Waiver of Rights of Subrogation
- Employee Benefits Liability
- Employee Stop Gap Liability





Highlights

Property Coverage

BUILDING

- > Building Glass
- > Coverage Definition

BUSINESS PERSONAL PROPERTY

- > Personal Property of Others

ADDITIONAL COVERAGES

- > Collapse
- > Debris Removal
- > Equipment Breakdown

- > Fire Department Service Charge
- > Fire Extinguisher Recharge
- > Ordinance or Law Coverage

- > Pollutants and Contaminants
- > Preservation of Property
- > Theft Damage to Building
- > Business Income
- > Extra Expense
- > Civil Authority

- > Extended Business Income
- Increased Cost of Construction: Buildings

Limits

Included under Building Definition
100 ft

\$50,000 excludes theft; limited to \$25,000 per item for coatroom check

Up to Covered Property Limits
\$100,000
Up to Covered Property Limits—Hazardous Substances: up to \$50,000
Expediting Expenses: up to \$50,000—Spoilage: up to \$50,000
Data Restore: up to \$50,000

Up to Covered Property Limits
Up to Covered Property Limits
Undamaged Portion: included in building—Demolition Cost: \$250,000
Increased Cost of Construction: \$250,000
Tenants Improvements and Betterments: \$250,000

\$15,000
30 Days
Up to Covered Property Limits
Specified limit coverage
Specified limit coverage
No waiting period for Extra Expense; 72-hour waiting period for Business Income

60 days
\$10,000 or 5% of building value (Lesser of)

BUSINESS AND PERSONAL PROPERTY COVERAGE FORM - ADDITIONAL COVERAGES

- > Accounts Receivable \$50,000 with optional limits up to \$250,000
- > Computer Fraud \$25,000 with optional limits up to \$250,000
- > Employee Dishonesty \$100,000 with optional limits up to \$500,000
- > Fine Arts \$100,000 with optional limits up to \$500,000
- > Forgery and Alteration \$25,000 with optional limits up to \$250,000
- > Money & Securities - Inside \$25,000 with optional limits up to \$100,000
- > Money & Securities – Outside \$10,000 with optional limits up to \$60,000
- > Money Orders & Counterfeit Money \$25,000 with optional limits up to \$100,000
- > Ordinance of Law (b) Demolition Cost \$250,000 with optional limits up to \$1,000,000
- > Ordinance of Law (c) Demolition Cost \$250,000 with optional limits up to \$1,000,000



Highlights

Property Coverage—Cont'd

Limits

BUSINESS AND PERSONAL PROPERTY COVERAGE FORM - COVERAGE EXTENSIONS

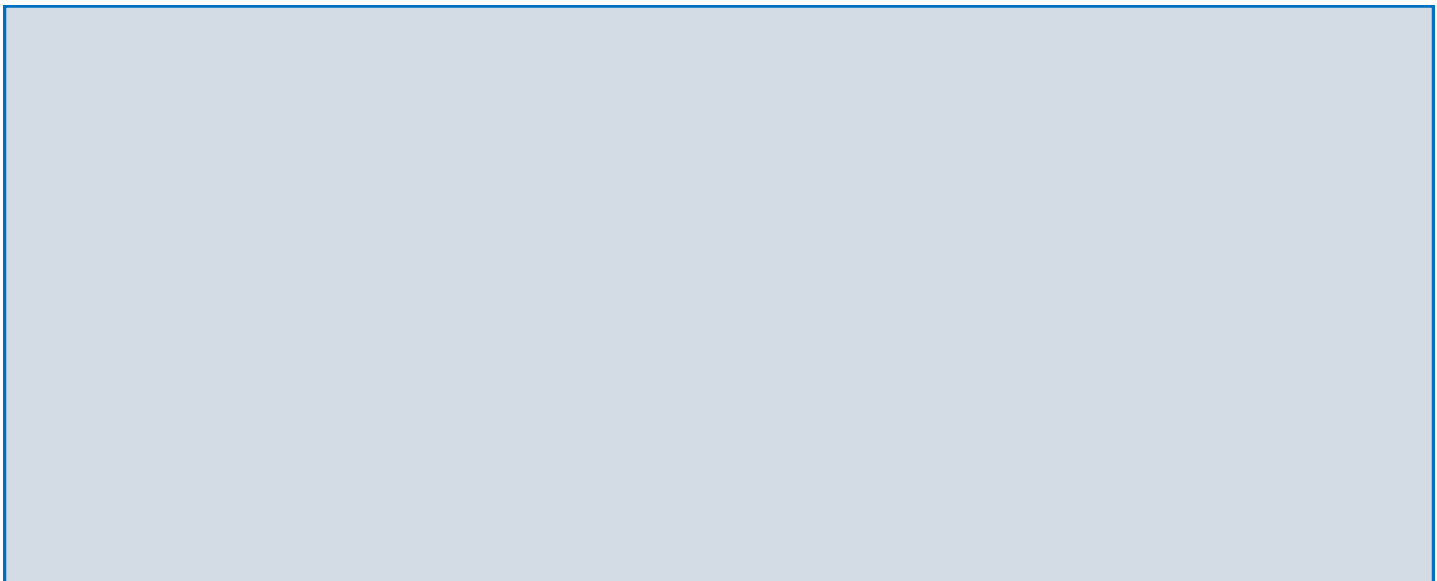
> Utility Services – Direct Damage (including Spoilage)	\$25,000 with optional limits up to \$100,000
> Extended Computer Coverage – Computers:	\$100,000 with optional limits up to \$500,000
> Extended Computer Coverage – Electronic Data:	\$100,000 with optional limits up to \$500,000
> Outdoor Signs:	\$25,000 with optional limits up to \$100,000
> Property in Transit:	\$25,000 with optional limits up to \$100,000
> Property off Premises:	\$25,000 with optional limits up to \$100,000
> Outdoor Property:	
Fences, Trees, Shrubs and Retaining Walls	Up to \$25,000
Radio, Television, Satellite & Other antennas	Up to \$25,000
> Backup of Sewers and Drains;	\$100,000 with optional limits up to \$250,000
> Valuable Papers and Records:	\$50,000 with optional limits up to \$250,000

BUSINESS INCOME (And Extra Expense) COVERAGE EXTENSIONS

> Food Contamination – Extra Expense	\$25,000 with optional limits up to \$100,000
> Food Contamination – Business Income	\$25,000 with optional limits up to \$100,000
> Utility Services:	\$100,000 with optional limits up to \$250,000

ADDITIONAL COVERAGES

> Reward Payment (for information leading to arrest & conviction)	Up to \$10,000
> Lock Replacement	Up to \$5,000
> Processing Water Coverage Endorsement:	\$50,000





Highlights

Liability and Property Non-Admitted Coverage

Through Houston Specialty Insurance Company (HSIC) and Oklahoma Specialty Insurance Company (OSIC)

Liability Coverage

BUSINESS LIABILITY COVERAGE

- > Per Occurrence Limits
- > Aggregate Limits

- > Medical Expenses
- > Liquor Liability
- > Assault & Battery

Commercial Liability Options

Limits

\$1,000,000 Basic per Occurrence Limit
 \$2,000,000 Basic Aggregate Limit with \$1,000,000 and \$3,000,000 options available

Excluded – for restaurant risks up to \$5,000
 \$1,000,000 Occurrence/Aggregate of \$1,000,000 or \$2,000,000
 Various available options depending on experience

- Employees and Volunteers included as insureds
- Broad Form Vendors as required by written contract or written agreement
- Blanket Additional Insureds
- Defense Costs outside of the Limits of Insurance
- Per Location Aggregates
- Personal and Advertising Liability
- Waiver of Rights of Subrogation
- Employee Benefits Liability
- Employee Stop Gap Liability

Property Coverage

BUILDING

- > Building Glass
- > Coverage Definition

ADDITIONAL COVERAGES

- > Debris Removal \$35,000
- > Fire Department Service Charge \$5,000
- > Reward Payment \$5,000
- > Ordinance or Law Coverage Undamaged Portion: included in building
- Demolition Cost: \$25,000
- Increased Cost of Construction: \$25,000
- Tenants Improvements and Betterments: \$250,000
- > Pollutants Cleanup and Removal \$25,000
- > Preservation of Property 60 Days
- > Brands & Labels \$10,000
- > Temporary Relocation of Property \$5,000
- > Employee Dishonesty \$10,000
- > Forgery and Alteration \$5,000
- > Expediting Expenses \$15,000
- > Lost Data Preparation Cost \$5,000
- > Lost Key \$5,000
- > Money Orders & Counterfeit Money: \$2,500
- > Backup of Sewers and Drains; \$10,000

Limits

Included under Building Definition
 1,000 ft.

