

The Cincinnati Insurance Companies

Targeted Insurance Protection

HOSPITALITY PROGRAM

Hotels

TARGET
MARKETSSM

Hospitality Program

You work diligently to make your guests comfortable so they can get a good night's rest while at your hotel. Your local agent and Cincinnati Insurance work with the same diligence to provide an insurance program specific to your needs.



**Choose an
insurance program
from a financially
strong company
that offers more.**



Everything Insurance Should Be[®]

cinfin.com

Selecting the right company

Cincinnati's Hospitality Program gives you peace of mind that your business is protected. With the professional advice of your local independent agent, Cincinnati Insurance customizes your insurance, allowing you to focus on serving your guests. Know that you have an insurance program from a company offering:

- a management team specifically dedicated to keeping your Hospitality Program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfin.com and Financial Strength to see the latest ratings
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)
- one of the lowest countrywide consumer complaint ratios, as documented by the insurance regulatory group, The National Association of Insurance Commissioners, in its Consumer Information Source at www.naic.org

Insuring your organization

Your agent and Cincinnati understand that no two hotels are exactly alike. We begin with our standard property and liability coverages. From there, you can customize your insurance program:

- *Hotel Commercial Property Endorsement* offers higher amounts and additional property coverages for more than 40 items specific to your industry at a premium less than if each were purchased separately:
 - a choice of three blanket coverage amounts – \$150,000, \$250,000 or \$500,000, allowing you to select the amount that best serves the needs of your hotel
 - one blanket coverage amount can apply to a variety of coverages when needed, including:
 - accounts receivable
 - debris removal
 - electronic data processing property
 - peak season for business personal property
 - and more
 - customer inconvenience remuneration expense, reimbursing customers for added expenses when prearranged accommodations are damaged by a
 - covered cause of loss
 - emergency vacating expense, covering your extra expenses needed to keep your guests safe
 - keying systems, helping to assure the safety and comfort of your guests

- *Hotel Crime Expanded Coverage Form* bundles together coverages important to your business:
 - employee theft
 - forgery and alteration
 - theft of money and securities – inside and outside the premises
 - computer fraud
 - funds transfer fraud
 - loss from accepting in good faith money orders and counterfeit money
 - guest property



- *Commercial General Liability Broadened Endorsement* packages valuable coverage features into one convenient endorsement, including:
 - employee benefits liability
 - waiver of subrogation
 - extended time period to cover newly acquired organizations up to 180 days
 - automatic additional insured coverage for designated business relationships when required in a written contract
 - increased limits for medical payments

Rounding out your protection

A commercial umbrella policy covers your liability for claims above and beyond the amount covered by your primary policies. And it pays for certain claims not covered by your primary policy without charging you a deductible. Included at full umbrella limits with no deductible is coverage for third-party discrimination, which includes allegations against your employees for guest discrimination.

And to further customize your insurance program, qualified organizations can choose from a variety of other coverages:

- *Business auto* is needed by most businesses whether you own vehicles, offer valet services, or occasionally hire vehicles for use in your business.
- *Liability* options, including:
 - bodily injury exceptions to pollutant exclusion
 - services errors and omissions
 - limited fungi or bacteria coverage (where available)
 - worldwide commercial general liability
 - liquor liability (where available)
- *Sexual misconduct or sexual molestation liability* covers insured individuals and the organization against such allegations and defends up to the limit of insurance unless and until an admission or determination of guilt.
- *Crisis event expense coverage* pays for certain expenses after a covered crisis event, including communication expenses, post-crisis expenses (except in VA) and loss of business income and extra expenses.
- *Pillar™ management liability coverage* insures directors, officers, trustees and the organization for covered wrongful acts and conveniently offers the ability to add:
 - employment practices liability insurance
 - cyber coverage
 - fiduciary liability
- *Equipment breakdown coverage* pays for loss due to the sudden and accidental breakdown of covered machinery and equipment that generates, transmits or uses mechanical or electrical power, including equipment used to provide heating, ventilation and air conditioning to your facility, as well as electronic data processing equipment and more.
- *Cyber risk coverage* provides data breach and identity theft expenses and liability protection for eligible risks. Additional options are available for computer attack, network security and cyber extortion.

Helping to control risk

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- guest safety
- sexual abuse/molestation exposures
- workers' safety
- crisis response planning
- physical hazards

Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative. You can count on your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Your local agent recommending coverage can provide more details about this program and valuable services available.