



HOTEL & MOTEL

Your clients are exposed to a unique set of risks that are not fully covered with a standard business insurance package. We provide highly specific coverages aimed at minimizing hospitality business losses. Partner with Midlands to effectively mitigate risk, from guest slip and falls to catastrophic fires, for your hotel and motel clients. Comprehensive, cost-effective and convenient we will assist in tailoring coverages to exceed expectations.

COVERAGES

- General liability
- Umbrella/excess up to \$10,000,000
- Business income
- Food and beverage spoilage
- Assault and battery
- Innkeeper liability broad form CGL
- Defense outside the limit of liability
- Liquor liability - package or mono-line
- Property - subject to coastal wind exclusions
- Workers' compensation
- Garage keepers liability
- Hired and non-owned auto liability
- Additional insureds
- Equipment breakdown
- Employers practices liability
- Coverage for amenities such as: children's play area, hotel shuttle or vans, restaurants, bar, health club, exercise facility, spa services, swimming pool, hot tubs

HIGHLIGHTS

- A.M. Best rated "A" carrier or better
- Company-owned, franchised, boutique, conference centers, destination resorts, economy, private-label
- Not limited by type of construction
- Not limited by number of stories



LEARN MORE
midlandsmgt.com



SUBMISSIONS
submit@midman.com



QUESTIONS
800.800.4007

 **MIDLANDS**

A Safety National® Company

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.