

Hotel/Motel Guidelines

LIMITS

PROPERTY:	\$ 15,000,000 TIV per location (no FL Property)
LIABILITY:	\$ 1 / \$2 Million
LIQUOR LIABILITY:	\$ 1/ \$1 Million
UMBRELLA LIABILITY:	\$ As needed

GUIDELINES:

- Minimum 3 years management experience in motel/hotel business.
- Financially sound – no previous bankruptcies, failures, etc.
- Minimum 60% occupancy rate and 225 maximum number of rooms .
- Maximum 7 stories for M/NC and FR construction.
- Maximum 3 stories for frame and joisted masonry construction; 4 if sprinklered
- Public protection class must be 1 through 8 only at risk.
- Reduced limits for M/NC,FR and Sprinklered F&JM in PC 9&10
- Buildings over 25 years must be fully updated.
- Full automatic sprinkler protection required for risks with in-room cooking.
- Risks must not have monthly, hourly rentals.
- No risks with hazardous recreational activities, boating, skiing, skeet shooting etc.
- No night clubs, daycare, tanning beds etc.
- Coastal properties subject to guidelines.

OPTIONAL FEATURES

- Direct Bill Program
- Flexible installment Plans
- Comprehensive Enhancement Endorsement

SPECIALTY INSURANCE IS THE MANAGING GENERAL AGENCY FOR:

QBE Insurance Corporation, Admitted A Rated X

Available in CA, FL, NJ, NY & PA