



Allianz Global Corporate & Specialty®

Protecting Hotels

Over 100 years insuring the hospitality industry

Whether your middle market client owns a destination resort or a boutique hotel, Allianz can protect their unique hospitality business.

Let's Talk

With our expertise in the Hospitality industry, we look forward to discussing your Hotel or Restaurant opportunities. Since there are often nuances to our stated appetite, we encourage you to call your Allianz representative to discuss your business opportunity.

Our deep underwriting expertise in the hospitality industry provides your clients with a broad range of coverage solutions for hotels, including those with restaurants. Allianz understands guest expectations for amenities, comfort and safety. We can help your clients manage risk in a personalized way through proactive loss control and superior claims service.

From data compromise to crisis management, even down to off-premises event cancellation – we designed our hospitality coverages to address your clients' needs in a single policy. And, with all the insurance in one place, you'll find it's easier to put together a full solution, close coverage gaps and simplify the process when a claim occurs.

Place your clients with a carrier that offers coverage specifically designed for hotels and restaurants.

Products

Our industry-leading coverages include:

- General liability
- Excess liability
- Umbrella
- Property
- Property for Highly Protected Risk (HPR)
- Automobile
- Inland marine
- Workers' compensation
- International

Flexible Coverage Tailored For Hotels

Allianz is well-known for insuring luxury and business class hotels, inns and resorts. With coverages designed specifically for hotels, we can offer a level of protection not available through many other carriers.

Real Estate Increased Tax Assessments

Hotel owners often face increased property taxes after rebuilding due to a covered loss. Allianz will reimburse your client for up to \$50,000 for the cost of increased taxes due to reassessment after construction, repair or rebuilding after a covered loss.

Pollution Events

The use of pool maintenance chemicals by hotels could result in injury to guests. Our Pollution Exclusion amendment provides coverage for bodily injury due to pool chemicals as well as pesticide application, cleaning supplies, and fumes from interior finish components.

Professional Liability And Errors & Omissions

Hotels risk additional liability exposure when they employ fitness and spa professionals, or event and wedding planners. By including Professional Liability and Errors and Omissions, we'll be there to cover your clients for bodily injury or economic damages incurred due to wrongful acts or mistakes by these employees.

Off-Premises Reservation and Event Cancellation

Your clients risk financial loss when third-party vendors, such as online reservation services or special event promoters, fail to perform as expected. With our optional Off-Premises Reservation and Event Cancellation coverage, Allianz covers lost business income incurred due to a covered cause of loss at the premises of a reservations vendor, or from the cancellation of an off-site special event due to a covered cause of loss.

Other Coverage Options For Hotels

- Access to Premises (Business Access)
- Communicable Disease Extra Expense
- Data Compromise First Party Expense
- Green Building Coverage
- Key Employee Replacement Coverage
- Preservation of Historic Features
- Sexual Abuse and Molestation
- Pollution Events
- Coverage for Salon and Spa Exposures

Five-Star Protection for Hotels with Restaurants

Many hotels feature an onsite restaurant to provide an appealing hospitality experience for their customers. Whether your client has an attached fine dining or casual restaurant, Allianz offers specialized coverage and effective loss prevention services to protect against restaurant-related mishaps.

Crisis Management

The right insurance coverage for a crisis can help your client react with confidence and clarity, protect their income, and preserve their reputation. With our optional Crisis Management coverage, we can help your client recover the expenses of a crisis event, including:

- Costs to hire a public relations or crisis management firm for up to 60 days after a covered event
- Lost income incurred as a result of the crisis event
- Medical, counseling and transportation costs to those who witnessed or were injured, as well as funeral expenses for lives lost in the event
- Expenses for necessary printing, advertising, mailing materials or required travel

Food Contamination

While your clients aim to have the cleanest kitchen possible, an E.coli outbreak could cost thousands in contaminated food and lost revenue. By including Food Contamination coverage, Allianz not only covers your client's legal liability for bodily injury claims, but we'll also pay for cleanup, testing and reasonable medical costs, should a local health board close the business due to food contamination.

Wine Valuation

Upscale restaurants with extensive wine cellars need special protection. With most restaurant policies, lost wines are normally valued at acquisition cost. The Allianz endorsement provides coverage for irreplaceable wine inventory based on menu prices to ensure proper protection for your client's wine investment.

Additional Valuable Coverages Available for Restaurants

- Communicable Disease Extra Expense
- First Party Credit Card Breach Protection
- Food Server Tip Income included as Business Income
- Abuse and Molestation

Appetite Information

These appetite guidelines indicate our general risk preferences to help you better qualify business opportunities with Allianz.

Market Segment

- Hotels
 - Upscale
 - Resorts
 - Boutique
 - Business Class
- Restaurants
 - Fine Dining
 - Casual

Preferred Risk Characteristics

- Four and five star hotels that offer amenities such as banquet, catering and event services, valet parking, salons/day spas and recreation amenities
- Non-combustible or fire-resistive construction, along with frame and joisted masonry fully-sprinklered to NFPA 13 standards
- 75% of buildings younger than 30 years
- "Green" buildings:
 - LEED®-certified, ENERGY STAR® labeled
- Well-controlled liquor exposure
- Appropriate safety and risk transfer programs
- Life safety codes
- Slip and fall prevention
- Alcohol service training program (where applicable)
- Clients that engage in accident prevention practices, have return to work programs, or reduced employee turnover
- Favorable claims history

We Also Consider

- Complex pools/water slides
- Property catastrophe coverage based on favorable individual locations and overall account characteristics

Not in Appetite

- Non-franchised budget and economy hotels
- Budget/economy extended stay hotels
- Nightclubs

About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty® is our dedicated brand for corporate, specialty, and middle market risks and insures over half of the Fortune 500® companies.