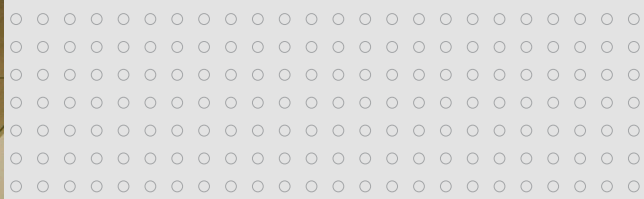




Hospitality Capabilities

You deliver the experience – we'll provide the protection.



Protected by  INSURAGUEST

Did you know

InsuraGuest is already protecting hotel rooms nationwide.

Make sure your guests and properties have the protection they deserve.

Contact a HUB hospitality insurance specialist.



hubinternational.com

Hospitality Specialty Practice

Navigating complex issues like guest safety, employee safety, and property protection requires specialized solutions.

At HUB, we've built our hospitality insurance solutions and resources to focus on the unique needs of hotels, resorts, eating and drinking places, recreational facilities [including golf courses] and private clubs.

HUB International leverages the combined expertise of our North American Hospitality practice to provide tailored insurance solutions that meet your unique needs.

Together, we will:

- Evaluate the unique risks of your venue and ensure adequate protection.
- Review employee and guest safety practices to minimize risk and claims.
- Develop a risk program to ensure your property and processes meet compliance requirements.
- Customize insurance solutions that target unique areas of high risk and exposure.



INSURAGUEST

A New Program to Protect Your Hotel and Enhance Guest Experience

Introducing InsuraGuest, an innovative HUB Preferred Program featuring a proprietary software platform to protect your guests in the event of an accident or theft.

Hospitality Liability Insurance with Easy Software Integration

InsuraGuest provides your guests and their room occupants against accidental property damage, theft, and medical emergencies.

After the hospitality liability coverage is purchased, the integration is simple:

1. InsuraGuest integrates its API into your property management system
2. InsuraGuest issues an insurance certificate to your hotel or property management company.
3. You can place the charge as a separate line item on the folio for the guest, or bundle it into your resort or amenity fees.
4. Coverage is automatically activated upon check-in.

Benefits to Your Property

Reduce Risk: InsuraGuest enables the hotel to transfer certain liability exposures to the InsuraGuest carrier by purchasing our specialized Hospitality Liability coverages.

Reduce Expense: By transferring certain liabilities to the Hospitality Liability coverages, you are lowering your hotel's claim ratio and risk profile, which may decrease your General Liability premium.

Projected Hotel Revenue Stream

Occupancy Rate	Annual Projected Hotel Revenue		
	200 rooms	400 rooms	600 rooms
70%	\$25,295	\$50,589	\$75,884
80%	\$28,908	\$57,816	\$86,724
90%	\$32,522	\$65,043	\$97,565

Benefits to Your Guests

Enhance Experience: InsuraGuest benefits the hotel while responding to claims from the guest and their occupants for accidents and theft, which will create a positive guest experience.

Provide Protection: As an InsuraGuest member hotel, you are inserting a *layer of protection* that responds to covered claims by guests on a primary basis, from check-in to check-out.

Additional Details

The complete fee for coverage and software is \$4.95 a night, of which the hotel keeps 10% or \$0.495 as a customer acquisition fee. The policy includes the following:

- a. \$1K for accidental in-room property damage - with a \$250 deductible
- b. \$2,500 for lost or stolen guest goods - with a \$500 deductible
- c. \$25,000 of accidental medical - no deductible
- d. \$5,000K of accidental death or dismemberment - no deductible

Why HUB?



475+
locations in
North America



Top 5
Global Broker
based on revenue



12,000+
employees



1 Million+
clients



\$92 Million+
premium for hotel
& lodging clients



9,3000+
Hospitality
clients