DEVON PARK
SPECIALTY INSURANCE

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devonparkspecialty.com

Hotel and Motel

Our hotel and motel product is designed to protect hotel and motel owners from the liability and property hazards unique to their industry.

Eligible Risks:

- Property limits up to $10,000,000 per location
- Franchised and independently owned properties
- Exterior and interior guest room entrance
- Full service and limited service hotels
- New businesses

Product Advantages:

- Property and general liability available as a monoline or package policy
- Low minimum premiums
- No general liability deductible
- Innkeepers Legal Liability coverage available
- Assault or Battery coverage available
- Enhanced property coverages available
- Broad equipment breakdown coverage, which includes a free boiler inspection if required in your jurisdiction

Business Resource Center Advantages:

- Human resources services
- Background checks
- Worker's compensation support
- Online and print marketing services

Claim Examples:

General Liability: A guest fell while stepping out of the shower. He hit his head on the floor and sustained a fractured skull. The guest brought suit against the hotel and was awarded damages of $450,000. An additional $42,000 in defense expenses was also paid.

Property: A guest in a hotel room forgot to turn off her straightening iron in the guest room bathroom. Consequently, a fire started while she was away, causing smoke and water damage to her room and contents, along with three other adjacent guest rooms. The costs to replace the contents in the rooms and the guests' damaged items totaled $75,000.

Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same day or next business morning claims acknowledgement
- Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- Carriers are members of the Berkshire Hathaway Company

Email submissions to commercial@devonparkspecialty.com

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.