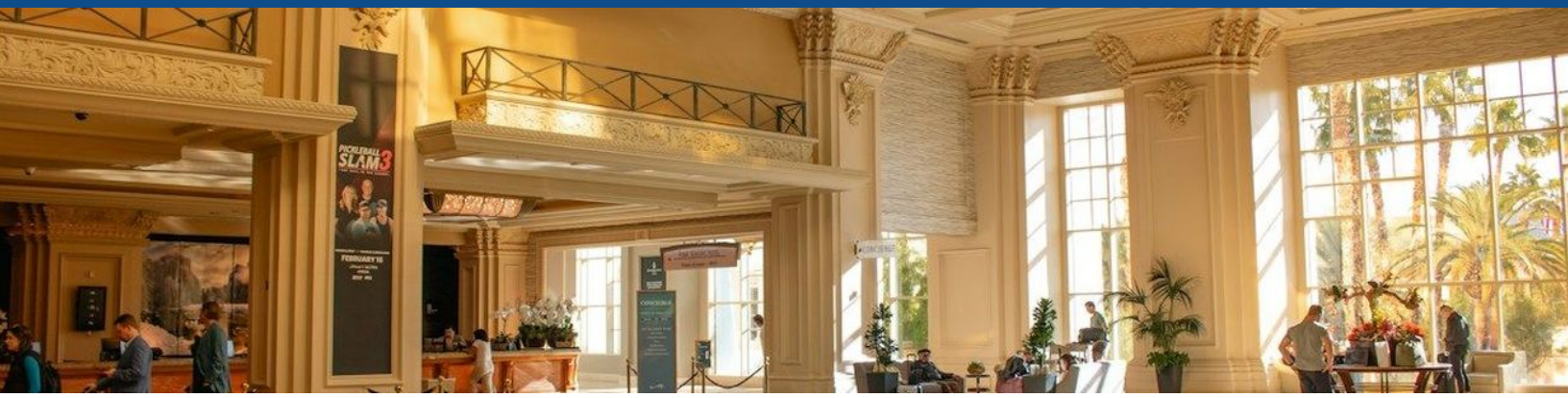
Bed & Breakfast Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

A bed and breakfast is usually an older home used as a business, and carriers look at room count, owner occupancy, breakfast cooking and fire safety.

WHAT'S COVERED

Property
Inn building, furnishings and antiques.

General liability
Guest injuries on stairs, porches and grounds.

Guest property
Belongings lost or stolen from guest rooms.

Business income
Lost bookings after a covered loss.

Food liability
Claims from meals you serve guests.

Good to know
A homeowners policy usually does not cover paying guests, so most B&Bs need a commercial or special B&B package.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Short-term rentals booked as whole-home rentals
- × Weddings or large events unless disclosed

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of guest rooms
- Owner-occupied or not
- Building age and updates
- Annual room revenue

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/bed-and-breakfast/

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