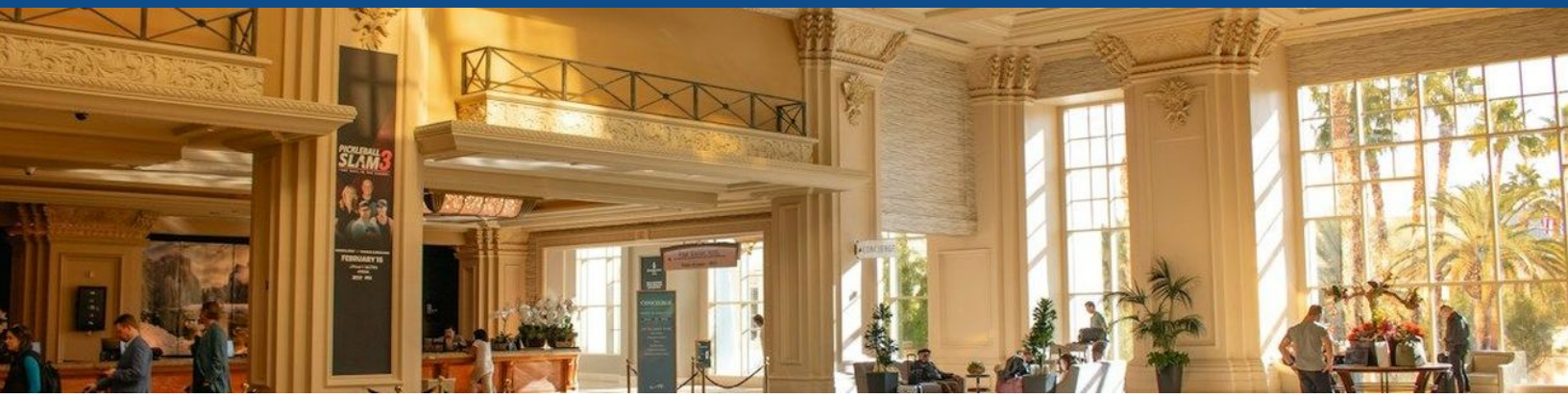
Hostel Insurance

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



OVERVIEW

Hostels mix shared rooms, young travelers and common kitchens, so carriers ask about bed count, security, guest kitchens and alcohol.

WHAT'S COVERED

Property
Building, bunks, lockers and furnishings.

General liability
Guest injuries in rooms and common areas.

Guest property
Theft of guest belongings from lockers.

Business income
Lost bookings after a covered loss.

Liquor liability
If you host a bar or serve alcohol.

Good to know
24-hour staffing, key-card access and individual lockers help most with carriers that write this class.

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:

- × Guest-on-guest assaults on many forms
- × Long-term residents 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 beds and rooms
- Staffing hours
- Building age and updates
- Annual 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/hostel/

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