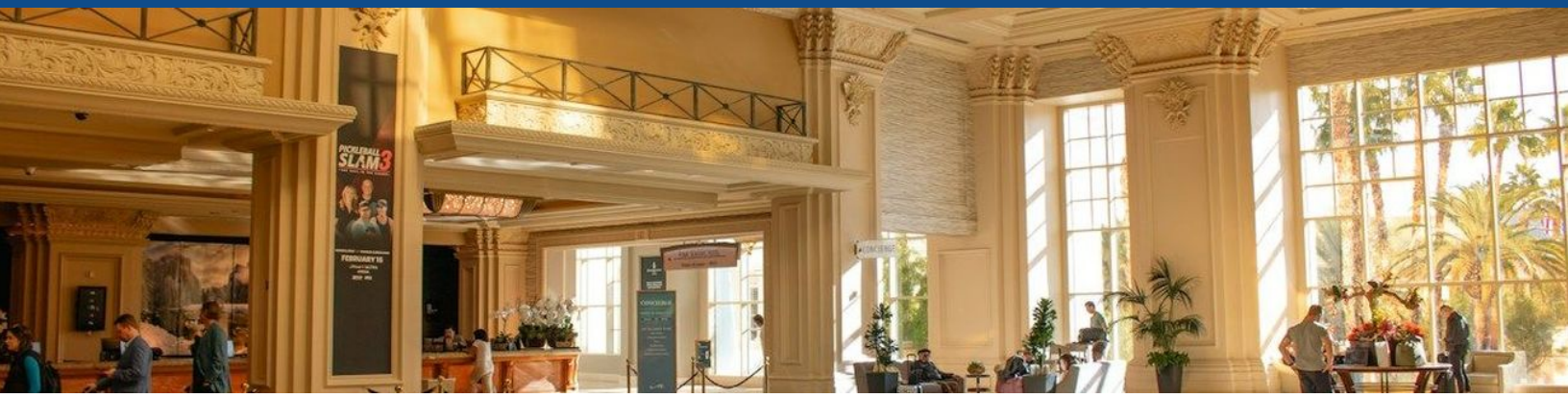
Hotel / Motel Insurance

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



OVERVIEW

Hotels and motels face guest injuries, theft of guest property, pool and security claims, and carriers look at room count, construction and life safety.

WHAT'S COVERED

Property
Building, furniture, linens and equipment.

General liability
Guest injuries in rooms, pools and common areas.

Innkeepers liability
Guest property lost or stolen from rooms.

Business income
Lost room revenue after a covered loss.

Crime
Employee theft and front-desk cash.

Good to know
Electronic key locks, interior corridors and sprinklers open preferred markets; exterior-corridor motels have fewer options.

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:

- × Bed bug claims on some forms
- × Human trafficking claims on many newer policies
- × 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 rooms and buildings
- Occupancy and ADR
- Franchise flag and agreement
- Life safety systems
- Five years of loss runs

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/hotel-motel/

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