

Primary General Casualty Hospitality

Opening your doors to guests also opens you to a remarkable array of risks. The fact is that you never quite know who is going to be walking in the door next and what risks they will bring with them. Your individual risk scenario is further complicated by the unique operations and location of your properties. Let the hospitality experts at Starr deliver the appropriate balance of insurance coverage, risk mitigation and crisis management you need.

Target Risks

- Full-Service Restaurants
- Fast Food Restaurants
- Catering
- Hotels
- Casinos
- Golf and Country Clubs
- Theatres
- Bowling centers
- Museums
- Company Revenues of \$15M-\$400M

Coverages Available

General Liability

- Limits up to \$2M/\$4M/\$4M available
- Guaranteed Cost and Loss Sensitive program structures available

Workers' Compensation

- EL Limit up to \$2M available
- Guaranteed Cost and Loss Sensitive program structures available

Commercial Auto Liability

- Limits up to \$2M combined single limit available
- Guaranteed Cost and Loss Sensitive program structures available

Site Pollution Liability

- Limits up to \$25M available, multi-year policies available
- Deductible or Self-Insured Retentions available
- Coverage can include 3rd Party Bodily Injury/ Property damage and On-Site/Off-Site Cleanup Costs for a wide variety of Pollutants including Mold, Legionella, and other airborne and waterborne substances.

Coverages Available (continued)

Restaurant Secure

- Limits up to \$25M available
- Coverage provided in excess of Self-Insured Retention
- Coverage can include Consultant Costs & Investigation Expenses, Product Replacement, Loss of Gross Revenue & Extra Expense, Property Damage Extortion Costs, Product Withdrawal Costs, and Rehabilitation Expenses
- Consulting Costs provided in-addition to Limits

Kidnap, Ransom and Extortion

- Coverage provided on guaranteed cost basis
- Coverage can include Ransom Monies, In-Transit Loss of Ransom Monies, Consultant and Advisor Costs, Judgements, Settlements, Defense Costs, and covered Expenses
- Consulting costs provided in-addition to Limits

Loss Control

- In-house loss control consultants and a network of industry-specific 3rd party vendors, including Red24 and NYA Associates with expertise in the Hospitality segment are available to Starr Policyholders.
- Pre-Incident Consulting provided at no additional charge when Restaurant Secure and/or Kidnap, Ransom and Extortion coverage is purchased.

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Commercial General Casualty team at CommercialGeneralCasualty@starrcompanies.com or visit www.starrcompanies.com/insurance/cgcoverview.

Coverages described herein are underwritten by Starr Indemnity & Liability Company, Starr Surplus Lines Insurance Company or Starr Specialty Insurance Company.

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