

# 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 Third-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 third-party vendors, including WorldAware 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 or visit [starrcompanies.com/insurance/primarygeneralcasualtyoverview](https://starrcompanies.com/insurance/primarygeneralcasualtyoverview)

Contact our Commercial General team at [commercialgeneralcasualty@starrcompanies.com](mailto:commercialgeneralcasualty@starrcompanies.com)

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