

MIDDLE MARKET

Insuring the Hospitality Industry

Allianz understands the demands the hospitality industry faces on a daily basis.

From guest expectations for amenities to ensuring a safe workplace for employees, we can help your clients manage these risks in a personalized way through proactive loss control and superior claims service. And, with all the insurance in one place, you'll find it's easier to put together a full solution, close coverage gaps and simplify the process when a claim occurs.

Broad risk appetite

These appetite guidelines indicate our general risk preferences to help you better qualify business opportunities with Allianz. Our appetite for the hospitality industry includes:

Hotels

Upscale, resorts, full service, boutique, and business class

Restaurants

Fine dining, upscale, and casual

Coverage highlights

Our deep underwriting expertise in the hospitality industry provides your clients with a broad range of coverage solutions for hotels and restaurants. Our industry-leading middle market products include:

- General liability
- Property
- Automobile
- Workers' compensation
- Umbrella/Excess
- Inland marine
- Global ambassador (DIC/DIL)
- Foreign exporters package

Not in appetite

- Non-franchised budget and economy hotels
- Budget/economy extended stay hotels
- Nightclubs



Standard & Poor's

AA

A.M. Best

A+

Specialty coverage tailored for hotels and restaurants

Allianz is well-known for insuring luxury hotels, resorts and upscale restaurants. With coverages designed specifically for hospitality businesses, we can offer a level of protection not available through many other carriers.

Crisis management

Helps recover the expenses of a crisis event, including:

- Costs to hire a public relations or crisis management firm for up to 60 days after a covered event
- Lost income incurred as a result of the crisis event
- Medical, counseling and transportation costs to those who witnessed or were injured, as well as funeral expenses for lives lost in the event
- Expenses for necessary printing, advertising, mailing materials or required travel

Food contamination

Covers your client's legal liability for bodily injury claims, and also pays for cleanup, testing and reasonable medical costs, should a local health board close the business due to food contamination.

Off-premises reservation and event cancellation

Covers lost business income incurred due to a covered cause of loss at the premises of a reservations vendor, or from the cancellation of an off-site special event due to a covered cause of loss.

Professional liability and errors & omissions

Covers your clients for bodily injury or economic damages incurred due to wrongful acts or mistakes by these employees.

Real estate increased tax assessments

Reimburses your client for up to \$250,000 for the cost of increased taxes due to reassessment after construction, repair or rebuilding after a covered loss.

Wine valuation

Provides coverage for irreplaceable wine inventory based on menu prices to ensure proper protection for your client's wine investment.

Additional valuable coverages available for hospitality

- Access to Premises (Business Access)
- Coverage for Salon and Spa Exposures
- Data Compromise First Party Expense
- Food Server Tip Income included as Business Income
- Green Building Coverage
- Key Employee Replacement Coverage
- Pollution Events

About Allianz

Allianz Commercial is the Allianz center of expertise and global carrier for insuring mid-sized businesses, large enterprises and specialist risks. Powered by the people, financial strength, and network of the world's leading insurance brand, we help our customers prepare for what's ahead.

For more information please contact:
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