SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Hotels/Motels — Commercial Liability

Hotels and Motels (with pools) - less than four stories.....45190
Hotels and Motels (without pools) - less than four stories.....45192

The HIT ZONE – Our highest hit ratio

- Up to 100 rooms per location
- Minimum of three years in business
- No losses /claims incurred in the past three years
- National franchise
- Inside room access only with changeable card entry
- Building built within the last 20 years
- Locations without swimming pools
- If swimming pool, there is a lifeguard on duty at all times when pool is open

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- Up to three stories in height
- New ventures
- No more than one loss/claim incurred in the past three years
- Risks with up to 2 swimming pools without diving boards or slides and with proper life safety controls
- Risks with commercial occupancies
- Risks with an occupancy rate of 55% or more
- Risks with restaurants on the premises (bars and/or risks with major entertainment are ineligible)
- Risks with fitness centers

PRODUCT ADVANTAGES

- Can consider up to 100 rooms with no cap on annual receipts
- A.M. Best rated A++ carrier
- No general liability deductible
- Admitted in Indiana, Montana, Ohio, Utah and Wyoming
- Inspection costs paid by the USLI
- Expanded definition of bodily injury to include sickness or disease by mental anguish or emotional distress

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

Hotels/Motels — Commercial Liability

INELIGIBLE RISKS

- Risks with past, pending or planned bankruptcy or judgment for unpaid taxes against, the named insured or any officer, partner, member or owner of the applicant individually within the past (5) years.
- Risks with more than 1 general liability loss/claim incurred in the past 3 years (excluding closed no pay)
- Any building that does not have 100% of the wiring on functioning and operational circuit breakers
- Risks without functioning and operational smoke and/or heat detectors in all units and/or occupancies
- Risks with more than 100 rooms per location
- Assisted living, group home, rooming or boarding house or bed & breakfast operations
- Risks with structural renovations ongoing or planned during our policy term
- Risks that do not have an occupancy rate of 55% or more (Not applicable if the location has been available to tenants less then 12 months)
- Risks with armed security or off-duty police officers employed
- Risks where all development and construction operations are not complete (part is still in course of construction)
- Risks where all guestroom doors are not equipped with deadbolt locks, peep holes and chains
- Risks that do not have formal written procedures concerning emergencies and guest safety exist which require written documentation of any incident and all employees are trained on them
- Risks with marina operations, boating, sport activities organized, golf courses, horseback riding, ski slopes or air strips
- Risks where all guestrooms do not have non-slip surfaces in bathtub and bathroom areas
- Risks that include a bar, tavern or nightclub exposure (applicable whether leased or owner-operated)
- Risks with more than 2 swimming pools at any location
- Risks where all guest rooms do not have functioning and operational carbon monoxide detection alarms if required by the law or code of the municipality in which the building is located
- Any building with knob & tube or aluminum wiring
- Risks with exposure to regular guest stays over 4 weeks straight
- Risk with resort activities (to include one or more of the following: rental of cottages or cabins, rental of equipment, providing recreational services, spa services, and childcare operations)
- Risks with rental of rooms for less than one night
- Risks with conferences or trade shows held on the premises
- Risks with banquet facilities or catering services on the premises
- Risks with more than 3 stories
- Risks located in Alaska, Louisiana and West Virginia

AVAILABLE LIMITS

- Home office only - up to $1,000,000 occurrence/$2,000,000 aggregate
- Additional limits up to $5,000,000 are available

SUBMISSION REQUIREMENTS

- Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.

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