

CoverX
THE UNDERWRITING SPECIALISTS

 **Hospitality & Indoor Recreational**





Hospitality & Indoor Recreational

Our underwriters look for ways to write profitable business through designing coverages, limits and deductibles based on individual risk attributions.

CoverX offers a top hospitality and indoor recreational facilities program provided by our expert underwriters. We will write programs and policies that utilize multiple underwriting options, including admitted paper and excess and surplus lines. Our coverages include property, crime and general liability lines that are tailored specifically for the hospitality and indoor recreational industry.

Eligible Operations Include:

- Bars and restaurants
- Fraternal organizations
- Convenience/take-out stores
- Bowling centers

Coverage Includes:

- General liability
- Property and property enhancements
- Hired and non-owned auto
- Liquor liability for most states
- Crime
- Inland marine

Program Highlights:

- CoverX can write policies utilizing multiple underwriting options
 - Admitted paper
 - Excess and surplus lines
- Assault and battery
 - Included
 - Excluded
 - Sublimit
- Limits
 - Property: up to \$5 million
 - General liability: \$1,000,000 occurrence/\$2,000,000 aggregate
 - Liquor liability: \$1,000,000 each common cause/\$2,000,000 aggregate

Coverage Highlights:

- Property
 - Building and contents valued on a replacement cost or an actual cash value basis
 - Loss of income on an actual loss sustained basis and on a coinsurance form
 - Equipment breakdown options
 - Covered causes of loss, basic, broad and special perils
 - Property enhancement form adding coverages designed specifically for the hospitality industry
- Crime
 - Money and securities inside and outside of the premises
 - Employee dishonesty
- General liability
 - Premise and operations liability
 - Personal advertising liability
 - Products and completed operations liability
 - Hired and non-owned automobile liability
 - Liquor liability
 - No deductible
 - Servers/trainers discounts available
 - General liability coverage extension endorsement
 - Coverages written on an occurrence form



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