

LIVE WEBINAR | EXPERT INDUSTRY PANEL

Hotel Insurance

Primary, Umbrella and Beyond!

THANK YOU FOR JOINING US TODAY

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Hello Everyone and Thank You For Joining us!

My name is Ritchie Vener, I am the SVP and Chief Marketing Officer at Distinguished Programs. responsible for developing and leading the marketing initiatives across Distinguished. I joined Distinguished in 2019. Prior to joining, I spent over 25 years in executive marketing positions at GE Capital and York Risk Services Group.



Host - Ritchie Vener
SVP and Chief Marketing Officer
Distinguished Programs

Please Note:

- We will be sending all registrants a copy of the slides, the webinar recording, and a PDF with the questions and answers from today's session.
- If anyone has a question during the presentation please use the Q + A button on the bottom of your screen.



Distinguished Programs

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Distinguished Programs is a leading national insurance Program Manager providing specialized insurance programs for Real Estate, Community Associations, Hotels, and Restaurants. Serving the same core markets and partnering with the most stable and reputable carriers, Distinguished Programs' high-limit umbrella and primary insurance programs remain the clear choice in its areas of specialty for superior coverage, competitive pricing, and attentive service.

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Meet the Experts



Sean Young

Managing Vice President
Hospitality Umbrella Program
Distinguished Programs



Heather Jorgenson

Senior Underwriter,
Hospitality Primary Program
Distinguished Programs

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Program Highlights Umbrella

Expand Your Market.

With programs for every type of hospitality client, you'll be able to grow your hospitality business with confidence.

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Key Advantages

- Follow-form Legionella coverage for hotel locations
- +1M Hotel Rooms Covered
- A To A+ Admitted Carriers

- Robust sleep-at-night high-limit coverage
- Broad coverage with few restrictions or limitations

- All hotel types are acceptable including Select-Service, Business Class/Midscale, Upscale, Full-Service, Boutique and Condo-tels

Key Coverages

- Umbrella limits up to \$170M

- Broad follow-form coverage

DID YOU KNOW?

20%

*Distinguished Umbrellas **provide coverage to over 20% of the nation's hotel rooms.** That's experience and stability you can rely on.*

Program Highlights Primary

Value, expertise, and experience your clients can rely on.

Our Hotel Primary Insurance Program offers Property, General Liability, and Liquor Liability insurance coverage and is the longest-running program in the country.

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Key Advantages	Key Coverages General Liability	Key Coverages Property
<ul style="list-style-type: none">• World-Class Experts• Dedicated Claims Team• Broad Coverages	<ul style="list-style-type: none">• \$1M/\$2M limits for GL and Liquor Liability• Broad Form Named Insured coverage• Crisis Response	<ul style="list-style-type: none">• Spoilage• Pollutant cleanup and removal• Ordinance or Law A, B, and C• Outdoor trees, shrubs and plants
<ul style="list-style-type: none">• Industry-Leading Expertise• We support you from submission through claims.	<ul style="list-style-type: none">• Professional Healthcare Services• Fungi or Bacteria limited exclusion• HNO/Owned Autos & Garagekeepers coverage	<ul style="list-style-type: none">• Emergency vacating expense• Realty tax coverage• Civil authority coverage• Business income – ingress and egress
<ul style="list-style-type: none">• Dedicated Claims Service.• We hear from our brokers how important and valuable our dedicated claims management is for both them and their clients.	<ul style="list-style-type: none">• Limits of Liability apply on a per-location basis, no cap• Includes Innkeepers (up to \$1M limit of Liability; sublimit on guest's cash to \$25,000)• Catastrophic Management coverage	<ul style="list-style-type: none">• Food contamination• Golf course coverage enhancement available• Green coverage enhancement available

What Are Some Risk Classes We Consider?



Why Your Clients Need Higher-Limit Hotel Umbrella Insurance?



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Primary Hotel Insurance Benefits?

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Distinguished Programs offers a total line of coverage solution for hotels with **many added coverages** with **higher limits** specific to the hotel industry





How to Sell High Limits

Talking to your clients about the need for high limit

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Questions

First, let's dive into our questions from attendees that sent in questions via email, then we will go live to today's attendee questions.

Common underwriting questions?



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A black and white photograph of a hotel room. In the foreground, a bed is neatly made with a white sheet and a patterned blanket. Two pillows are visible: a white one and a grey one. The headboard is dark and framed. On the wall above the headboard, there is a framed abstract line drawing and a small light switch. The background is a solid dark grey.

Will you write all classes of hotels?

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Can you
write in all
states?

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Will You Write Large Resorts?

How do you underwrite
them if they have both 1st
and 3rd-party amenities?

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How Quickly Can You Turn Around a Submission?



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What documentation or information is often missing that slows things down?

How to Process Your Submission Faster

How Far in Advance do I Need to Submit?

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Submission Timeframe

We like to have minimally two weeks for GL and Property and Umbrella. Please keep in mind that if the account requires carrier referral and approval, the time needed will be extended.



**Why do I need to do
submit the package if you
already write the
umbrella?**



Questions?

Let's take some questions from our attendees today

Please note:

If we are running short on time and can't get to all attendee questions now, we will be emailing everyone a PDF with the questions and answers from today's session.

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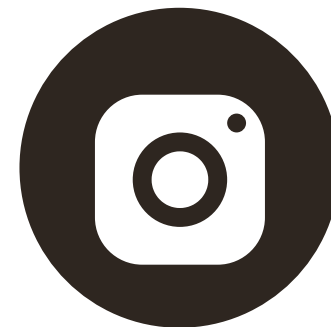
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Build more trust and growth in your brokerage with Distinguished Programs.

Register your brokerage with us to get started.

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Thank you to everyone who joined us for today's webinar. Thank you for your time and have a wonderful rest of your day!