



Hotel Primary Insurance

A Check-In to Success for Insurance Brokers

Thank you for joining us!

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Hello Everyone and Thank You For Joining Us!

My name is Ritchie Vener, I am the Chief Growth 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

Chief Growth Officer
Distinguished Programs



Please Note:

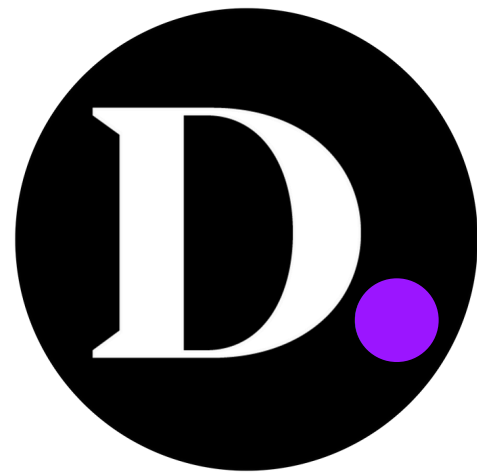
- We will be sending all registrants a copy of the slides, the webinar recording, and a PDF with the questions and answers from today's session.
- If anyone has a question during the presentation please use the Q + A button on the bottom of your screen.



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Distinguished Programs



Distinguished Programs is a leading national insurance Program Manager providing specialized insurance programs for Real Estate & Builder's Risk, Community Associations, Hotels, Restaurants, Fine Art and Collectibles, Inland Marine, Executive Lines, and Environmental and Construction Professional insurance.

More information on these programs can be found on the Distinguished website.

Meet the Experts



Maryann Prestia

VP, Product Manager,
Primary Hospitality



Alex Montclair

Business Development Manager,
Primary Hospitality

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Hotel Primary Overview

Our Hotel Primary Insurance Program offers General Liability, Liquor Liability, and Auto Liability insurance coverage and is one of the longest-running programs of its kind in the country.

- Target hotel segments: Mid-Scale/business class, boutique, luxury, resorts, best-in-class limited-service hotels
- \$1M/\$2M limits for GL and Liquor Liability
- Property coverage available for some risks
- Broad Form Named Insured Coverage
- Catastrophe Management Coverage
- Fungi or Bacteria Limited Exclusion
- HNO/Owned Autos & Garagekeepers Coverage
- Limits of Liability apply on a per-location basis
- Includes Innkeepers

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Property & General Liability Exposures

- Fire and Water damage
- Accidents Around Pool
- Hotel Security
- Data Security
- Legionella
- Food Safety
- Amenities Coverage

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Common Underwriting Questions

- **Primary Property**

- Is the hotel 100% sprinklered?
- Are you looking for any additional coverages like EQ and Flood?
- What are desired deductibles and limits?
- A list of building maintenance and updates.

- **Primary General Liability**

- What are the amenities offered at the hotel?
- What type of security does the property have?
- Are carbon monoxide monitors present?

- **Primary Auto**

- What is the description of use for each vehicle?
- A list of drivers and their license numbers are needed.

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Advantages of Our Coverage vs Competitors

- Based on number of rooms
- Non-auditable
- No deductible
- Silent on Assault & Battery
- No Communicable Disease exclusion
- No exclusion for Legionella
- No Abuse & Molestation exclusion
- Claims handling by a dedicated team of hospitality experts



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Can You Write In All States?

Primary Property

- Not available in FL, HI, & LA. Limited availability in TX. Coastal restrictions apply in other states.

Primary GL

- Only geographic restriction is a hotel that is adjacent to the beach in Hawaii.

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Will You Write Frame Construction Hotels?

We will consider fully sprinklered frame hotels for general liability only. Our property program considers non-combustible or better construction.

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Can You Consider Country Clubs/Golf Courses With Lodging?

Yes, we can consider these risks on a case-by-case basis.

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Can You Meet “Franchise” Requirements?

Yes, we can.

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Will You Write Large Resorts? How Do You Underwrite First- and Third-Party Amenities?

We can consider large resorts for GL. Large resort properties will often be outside our property appetite from a TIV standpoint. We underwrite to make sure first- and third-party amenities are controlled. Third-party amenities require COIs with AI status.



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How Quickly Can You Turn Around A Submission?

This depends on the completeness of the submission. Complete submissions can be turned around in a few days for GL, if needed. We do require more lead time for property - ideally 30 days.

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What Other Products Does Distinguished Offer for Hotels?

- High limits umbrellas
- Monoline cyber

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Frequently Asked Questions

First, let's dive into some frequently asked questions, then we will go live to today's attendee questions.

Are there risk control services included?

We do not have a dedicated Risk Management Team, but our underwriters can help with questions or concerns.

Our claims team is a great resource for risk management help and this does not require a claim to have occurred.

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Submission Requirements

- ACORD 125
- SOV
- Complete the applicable sections of the Hospitality and Real Estate application available on the Distinguished website: <https://distinguished.com>
- 5 years of currently valued loss runs
- Submit the completed application to: hotels@distinguished.com

If you have any questions along the way, feel free to reach out.

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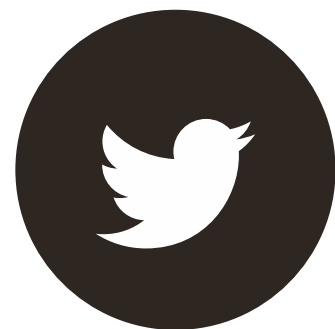


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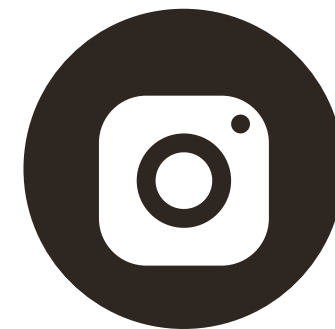
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LIVE WEBINAR | EXPERT INDUSTRY PANEL

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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!

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