

▶ *Hanover Hospitality Advantage*

Coverage Scenarios

Your hotel business faces many different and unique kinds of exposures to loss, such as loss of reservation system, electronic key malfunctions, guest property theft, and more. The Hanover, in partnership with your insurance agent, has developed highly specific coverages aimed at minimizing your business losses from areas you may never have considered at risk. These coverages are available through your agent at very competitive rates. Your Hanover Agent can help you review these enhanced coverages in detail.

Property Coverages

Optional endorsements provide a broad range of coverages, including:

RISK EXPOSURE	KEY QUESTIONS	THE HANOVER SOLUTION
Reservation Systems	Do you rely on your franchisor or other reservation service for reservation bookings? What would happen if that service had a fire or other loss that caused them to be shut down for weeks?	The Hanover offers Reservation Systems (Non Affiliated) Worldwide coverage as part of its Hospitality Property Broadening Endorsement. This coverage offers up to \$100,000 for the actual loss of business income or extra expense resulting from damage to the reservation service facility you rely on.
Customer Reimbursement	What would happen if you had a loss at your facility, forcing your guests to find another facility? What would you need to do to keep them happy and satisfied?	The Hanover offers Customer Reimbursement coverage as part of its Hospitality Property Broadening Endorsement. This coverage offers up to \$250 per guest (up to \$50,000) for the reasonable expenses you might incur to secure other comparable accommodations, plus the expenses you would incur traveling to and from replacement accommodations.
Alternative Key Systems	If you use a card key system (a significant technology investment), how much would damage to or a complete loss of this type of system cost your business?	The Hanover's Hospitality Property Broadening Endorsement includes Alternative Key Systems as part of its coverage, providing coverage up to \$100,000 for covered loss or damage to these systems.
Guest's Property	Does your facility have a safe deposit box used for guests' property? What would happen if you were legally liable for loss or damage to your guests' property?	The Hanover offers Guest's Property coverage as part of its Hospitality Property Broadening Endorsement. This coverage provides \$1,000 per guest (up to \$25,000) for property in which you have legal liability for loss or damage.

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Key Replacement and Lock Repair	What would happen if your hotel master key was lost or damaged? What would it cost to have all keys or locks replaced?	The Hanover offers Key Replacement and Lock Repair coverage as a part of its selection of Base Property Broadening Endorsements. This coverage pays for the consequential losses if a master key is lost or damaged, which could include the cost to replace keys, adjustment of locks to accept new keys, new locks, and the cost of installation. Limits up to \$20,000.
Data Breach & Cyber Liability	What would happen if thousands of your hotel customers' information is compromised?	The Hanover offers Data Breach and Cyber Liability coverages. Data Breach covers first party losses including notification, credit monitoring, forensic analysis, and more. Cyber Liability provides coverage for third party lawsuits that arise from a privacy or security breach including defense and liability costs. Limits vary.
Hospitality Services Errors & Omissions	Does your facility host business meetings, weddings, or other events with or without catering? What would happen if you accidentally booked multiple events for the same day in the same room?	The Hanover offers Hospitality Services Errors and Omissions Insurance. The coverage pays for the sums that you are legally obligated to pay as the result of rendering, or failure to render hospitality services. This is an optional endorsement and has available limits of \$100,000 or \$250,000.
Emergency Evacuation Expense	What would happen if you had to evacuate guests in an emergency?	The Hanover's Hospitality Property Broadening Endorsement includes Emergency Evacuation Expense as a part of its coverage, providing \$25,000 for emergency evacuation expenses.
Liquor Liability	Do you sell alcoholic beverages to your guests and customers? What would happen if one of these customers was injured as a result of your business selling them an alcoholic beverage?	The Hanover offers Liquor Liability Insurance for this exposure. The Hanover also has an optional form that modifies the Liquor Liability General Aggregate to apply separately to each location on the policy.
Inoculation for Food Related Illness	Do you have a restaurant in your facility? What would happen if one of your guests contracted food poisoning or a disease because of the food you provided?	The Hanover offers Inoculation for Food Related Illness within Supplemental Payments coverage, providing up to \$5,000 for reasonable expenses you incur for inoculations or similar measures which are taken to prevent the spread of Hepatitis A, salmonella, or other gastrointestinal infections which are transmitted to persons through ingestion of your food.
Medical Payments for Restaurants	What would you do if your customer chips a tooth or contracts food poisoning at your restaurant?	The Hanover offers Medical Payments for Restaurants. This coverage extends medical payments to include "products-completed operations hazard" for operations involving the serving and consumption of food products on your premises.



Rest Easy

Complete details are available from your Hanover Agent. Talk to your agent today about getting the right coverage for your Hospitality business...and a good night's sleep.

The
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