

WE'RE BIG ON HOSPITALITY BUSINESS



BUSINESS

HOSPITALITY PACKAGE

At RSA we cater to Commercial Insurance small to medium entrepreneurs; recognizing the many varied businesses they run across Canada. Our insurance solutions cover a wide spectrum of industries, as we understand entrepreneurs as both a general group and their specialized trades. RSA's industry specific product enhancements ensure the proper protection for small to medium businesses, with unique coverages required to protect their diverse business investments.

This package is specially designed for small to medium business owners in the hospitality industry. RSA's Hospitality Package focuses on the specific nuances of this trade, providing protection for businesses such as restaurants, caterers, resorts, as well as other services for travelers and tourists, such as hotels and motels.

TARGET CLASSES & ELIGIBILITY CRITERIA

RSA has specifically designed this package to meet the needs of the various types of hospitality businesses including:

- Hotels
- Motels
- Caterers
- Restaurants

The eligibility criteria for this package are as follows:

- Revenue up to \$5,000,000
- Up to 10 locations

HIGHLIGHTS OF OUR COVERAGE

Our Hospitality Package provides the same cover offered in our Standard Package, but is enhanced for the specific insurable needs of the hospitality trade:

- Innkeepers' Liability Extension (\$1,000/guest, up to \$25 000): Guests keep their personal belongings at hotels, motels or restaurants – that's the nature of the hospitality trade. So we included our Innkeepers' Liability Extension to provide legal liability coverage for guests, patrons and customers' personal property while at the Insured's premises. This endorsement provides coverage for personal property of guests for which the Insured is legally liable (not the property of the Insured themselves).

OTHER BENEFITS OF OUR HOSPITALITY PACKAGE INCLUDE:

- Office Contents & Tenants Improvements: Provides additional limits of cover for office furniture, fixtures, equipment, supplies, tenants improvements and other contents usual to an office, as many hospitality premises have incidental offices attached.
- Stated Amount: This replaces the percentage coinsurance clause with a stated dollar amount that is provided by the Insured in the statement of values. No coinsurance penalty is applied, if an acceptable statement of values is received within 90 days from the beginning of the policy term.
- Identity Theft Expense: Identity theft is a risk no one is immune from – this component of the Hospitality Package provides cover for reasonable expenses paid to compensate a customer who has had their identity stolen following a loss of securities by a robbery or burglary.
- Stock Spoilage Including Off Premises Power: Many hospitality businesses have a kitchen or restaurant which can be subject to stock spoilage from changes in temperature, dampness or dryness - RSA has it covered.
- Computer Hardware, Data, Transit & Breakdown: Many hospitality businesses need computer equipment to maintain their normal operations, that's why we provide cover for electronic hardware and media, data reproduction costs and extra expenses relating to such losses.



DID YOU KNOW?

RSA's hospitality package recognizes the needs of small to medium business owners in the hospitality industry. RSA has formulated this insurance package to include the fullest protection, lessening the possible risks involved with every day operations in this industry. For example, RSA's Hospitality package includes Innkeepers' Liability and many other features tailored specifically to this trade.



- Employee Benefits Errors and Omissions: Unintended errors can occur on the job – we provide legal liability cover in the event of an error or omission during the administration of benefits to staff, assuring livelihood and protection from possible errors.
- Employers Liability: Office employees are not generally covered by workers compensation therefore we've tailored our package for added protection - this removes the employers' liability exclusion in the base commercial general liability wording for office employees.

DON'T FORGET

- Our Hassle Free Claims Service backed by our claims guarantee
- Your customers can earn AIR MILES® reward miles on their Commercial Insurance policies*



COMMERCIAL INSURANCE HOSPITALITY PACKAGE

MINIMUM DEDUCTIBLE	\$1000
LIABILITY	LIMIT
Commercial General Liability - Per Occurrence	Select Limit
Tenants Legal Liability (any one premises)	\$300,000
Medical Payments (any one person)	\$10,000
Personal and Advertising Injury Liability (any one person or organization)	CGL limit
Innkeepers' Liability (\$1,000/guest)	\$25,000
Employee Benefits E&O	\$1,000,000
Employers Liability	\$1,000,000
Voluntary Compensation	\$100 weekly indemnity
Elevator Collision Extension	\$10,000
Non-Owned Automobile	\$1,000,000
SEF 99 - Excluding Long Term Leased Vehicle Endorsement	Included
SEF 96 - Contractual Liability Endorsement	Included
SEF 94 - Legal Liability for Damage to Hired Automobiles	\$50,000
OEF 98B - Reduction of Coverage for Lessees or Drivers of Leased Vehicles Endorsement (Ontario Only)	Included

PROPERTY	LIMIT
Building	Select Limit
Contents	Select Limit
Office Contents Tenants Improvement	\$25,000
Accounts Receivable	\$50,000
Valuable Papers	\$50,000
Computer Protection Small Business (\$1,000 deductible)	\$50,000
Computer Transit	\$25,000
Computer Breakdown (\$1,000 deductible)	\$50,000
Computer Extra Expense	\$7,500
Computer Data	\$7,500
Commercial Condominium (Betterments) Extension	\$25,000
Automatic Fire Suppression System	\$25,000
By-laws	Included
Inflation Shield	Included
Replacement Cost (excluding Stock) Extension	Included
Fire Department Service Charges	\$25,000
Leasehold Interest	\$25,000
Professional Fees	\$25,000

MINIMUM DEDUCTIBLE	\$1000
PROPERTY continued	LIMIT
Blanket Glass	\$10,000
Personal Property of Officers and Employees	\$1,000 per person/\$25,000 per occurrence
Deferred Payment Extension	\$10,000
Fine Arts (maximum limit per item \$2,500)	\$25,000
Peak Season	Included
Stated Amount	Included
Mobile Personal Computing Devices	\$2,500
Reward	\$5,000
Stock Spoilage including Off Premises Power Interruption	\$10,000
Sign	\$25,000
Terrorism Exclusion	

APPLICABLE TO EACH LOCATION	LIMIT
Newly Acquired Building & Contents	\$1,000,000
Contents at Non-Owned Location	\$50,000
Debris Removal	Included
Transit	\$25,000
Sales Representative Samples	\$50,000
Jewellery, Watches & Furs	\$1,000
Building Damage Due to Theft	\$2,500
Parcel Post	\$1,000
Growing Plants, Trees, Shrubs or Flowers (Maximum \$1,000 any one item in the open)	\$20,000
Exhibition	\$25,000
Master Key	\$25,000
Land and Water Pollution Clean Up	\$10,000

BUSINESS INCOME	LIMIT
Extra Expense	\$50,000
Profit ALS	Included
Off Premises Power Interruption - 48 hr waiting period	\$10,000
Interruption by Civil Authority (30 days)	Included
Contingent Business Interruption	\$5,000
Outbreak Extra Expense	\$1,000/day for 20 days
Fines or Damages for Breach of Contract	\$25,000
Additional Time Required to Rebuild	Included
Terrorism Exclusion	

CRIME	LIMIT
Loss Inside/Outside	\$10,000
Overnight Coverage & in Custodians Home	\$5,000
Medical Expenses Resulting from Robbery	\$5,000
Damage to Building by Burglary or Robbery	\$5,000

FIDELITY	LIMIT
Employee Dishonesty Form A	\$5,000
Money Orders, Counterfeit Currency	\$5,000
Depositors Forgery	\$5,000
Employee Forgery Exclusion	
Identity Theft Expense	\$10,000

INLAND MARINE	LIMIT
Tool Floater (\$500 maximum limit per item)	\$5,000
Replacement Cost is included for tools less than 3 years old	
Terrorism Exclusion	

EQUIPMENT BREAKDOWN	LIMIT
Limit of Liability	\$20,000,000
Property Damage/Business Interruption/Extra Expense/Service Interruption	Property Limit
Spoilage (Minimum deductible \$1,000)	25,000
EBI Extensions	
Expediting Expenses	Included
Professional Fees	Included
Ammonia Contamination	\$100,000
Water Damage	\$100,000
Hazardous Substances	\$100,000
Mould	\$50,000
Data & Media Coverage	\$25,000
Selling Price	Included
Brands & Labels	Included
Errors & Omissions	\$100,000
Interruption by Civil Authority	Included
Contingent Business Interruption/Extra Expense	\$100,000
By-laws	Included
Terrorism Exclusion	

WE'RE BIG ON BUSINESS. IF YOU'RE BIG ON BUSINESS PARTNER WITH RSA.