

Hotel Questions

Thank you for the submission on the above captioned. Can you advise:

--Has applicant had any insurance (personal or commercial) declined, cancelled or non-renewed in the last three years?

--Has applicant had any tax liens or bankruptcies (personal or commercial) within the last five years?

--If this is a new business, provide a description of the owner's prior experience managing or owning this type of business (they need a minimum of 2 years experience).

--If an existing business, provide loss history for the last three years (or fewer years if not in business for three years).

Operational Questions

--Please provide a complete description of operations

--Premises: Is it built for occupancy?

--Housekeeping: Are aisles/storage areas free of clutter, electrical cords routed away from doorways, hallways, and aisles?

--Provide hours of operation.

--Is housekeeping staff trained in proper lifting techniques?

--Do 2 people flip mattresses when needed?

--Does applicant have equipment to move heavy or bulky items (hand trucks, dollies, etc.)

--Is the maintenance work done by the insured's employees or by an outside contractor? (Applicant **must** obtain Certificates of WC coverage from all subcontractors)

--Are slip proof mats or slip proof flooring provided in the kitchen?

--Is there proper guarding on kitchen equipment (slicers, mixers, etc.)?

--Off premises catering?

--Any delivery?

--Provide percentage of food to alcohol sales (food sales should equal or exceed 60% of gross receipts).

-- If the entity is a sole proprietor or a partnership are the owners looking to be covered under this policy?