



# Select Accounts Eligibility Guidelines

## Hotel

**Edition: December 2024**

Please consult  
with your  
Underwriter or  
Sales Executive for  
details and to  
discuss risks which  
may not meet the  
following  
guidelines.

### Hotel:

Provides accommodations and guest services catering to the business traveler. Individual rooms or suites are accessed through interior hallways and reserved on a short-term basis.

**Hotel** risks will typically have a maximum account size of:

- Total property insured value: \$25M per account/\$10M per building.
- Revenue: \$15M annually.
- Work Comp Payroll: \$75,000 in premium.
- Auto: maximum 25 power units.

\* Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire and earthquake.

### Quick Links:

- [Industry](#)
- [Underwriting Guidelines](#)
- [Industry Ineligibles](#)
- [Coverage Considerations](#)
- [Classifications](#)

## Underwriting Guidelines for Hotel\*

	BOP	Monoline GL	Monoline Property	Auto	WC
<b>Experience</b>					
Three years in business minimum, new purchases may be acceptable if named insured has previously owned and operated hotels for a minimum of 3 years	✓	✓	✓		
Hard copy loss runs must be provided, minimum of 4 complete years (current year plus 3 full prior years) even for new purchases	✓	✓	✓		
<b>Property &amp; Life Safety Characteristics</b>					
Buildings will be subject to the following requirements:					
<ul style="list-style-type: none"> <li>• Building age must be less than 30 years</li> <li>• There may be additional regional variances driven by catastrophe or other underwriting strategies</li> </ul>	✓	✓	✓		
Swimming pools must meet the following requirements:					
<ul style="list-style-type: none"> <li>• Entirely fenced with self-locking gates</li> <li>• No diving boards or slides</li> </ul>	✓	✓			
Exercise Facilities					
<ul style="list-style-type: none"> <li>• Must be maintained and in good condition.</li> <li>• Instruction on proper use should be posted.</li> </ul>	✓	✓			



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	BOP	Monoline GL	Monoline Property	Auto	WC
Hotels more than 3 stories must be fully sprinklered (NFPA Guidelines Property 13)	✓	✓	✓		
All buildings must meet NFPA life safety requirements and comply with local building code requirements. Central station smoke/fire alarms are mandatory	✓	✓			
Superior construction (Class 4, 5, or 6) is required when located in PC 8, 9, or 10	✓	✓	✓		
Minimum occupancy rate of 60%	✓	✓	✓		
All rooms accessible through a main lobby and interior hallways	✓	✓	✓		✓
All buildings should meet ASTM codes to prevent falls from windows	✓	✓			

### A Few Reminders:

- **Ineligible exposures** can be found in [Common Exposures not Eligible for this Industry](#) and the [Class Table](#) for exposures more specific to a given class.
- Loss activity or prior termination of coverage may require underwriting review and action.
- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product.

Ineligible exposures for this industry: ** <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	BOP	Monoline GL	Monoline Property	WC	Auto
Seasonal Hotels - non-operational >2 months out of the calendar year	X	X	X	X	X
Designated smoking guest rooms/suites	X	X	X	X	X
Entertainment, services and/or recreational amenities that may include but are not limited to: <ul style="list-style-type: none"> <li>▪ Amusement/Theme Parks</li> <li>▪ Babysitting/Day Care</li> <li>▪ Boating, Equestrian, Golf, Skiing or other sports related activities</li> </ul>	X	X	X	X	X
Temporary Changes in Operations <i>Services or operational changes not customary to a hotel operation</i>	X	X	X	X	X

\* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

\*\* While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)



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## Coverage Highlights for Hotel

### Specialized Coverage Offerings:

- **Building Owners Endorsement:** Bundles Ordinance or Law coverages at a set limit and offers higher limits for key coverage.
- **Hospitality E & O Liability** (or state equivalent): provides coverage for wrongful acts in the course of providing or failing to provide hospitality services.
- **Guests' Property:** Inside the Premises and Inside Safe Deposit Boxes – provides limited liability for guest property, provided state statutes are complied with.
- **Additional Insured: Grantor of Franchise:** available
- **Sewer and Drain Backup:** Covers loss or damage to covered property from water or sewage backup, or overflows; extends BIEE coverage, when selected; includes sump overflow as optional.

### Notable Industry Exclusions:

- Exclusion- Communicable Disease (CG D1 09) or state equivalent automatically derives.
- Fungi or Bacteria Exclusion (CG D2 43 or state equivalent).
- Exclusion- Lead (CG D0 76 or state equivalent).
- Exclusion - Real Estate Development Activities-Completed Operations (CG D2 37).

### Coverage considerations\*:

- BOP coverage as well as monoline property and general liability coverage is available.
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected.
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire and earthquake.
- Both Auto and Workers Compensation are available as companion policies or on a monoline basis subject to applicable guidelines.
- Umbrella coverage is available when written over a Travelers general liability policy.



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## Classifications

**Eligible operations are businesses specifically listed in the classification section.** If multiple business operations are conducted at the same location, each is to be separately classified and rated. Example of common secondary classifications within a hotel are as follows:

- Full-Service Restaurant (complimentary continental breakfast is not applicable)
- Day Spa
- Med Spa
- Beauty Salon

**Note:** Given the homogeneous exposures within this industry, there is only one class of business listed below that is within Select's underwriting appetite. Please see the Ineligible Types of Hotel Risks column for examples of types of hotels that Select would view as ineligible.

Class Description	Ineligible Types of Hotel Risks  (All LOBs)  Refer to "Common Exposures not Eligible for this Industry" to review industry ineligible exposures
<b>Hotels</b> <i>Provides accommodations and guest services catering to the business traveler. Individual rooms or suites are reserved on a short-term basis.</i>	<b>Apartment Hotels</b> <i>Also referred to as "residential hotels" and is a serviced, fully fitted apartment complex that uses a "hotel style" booking system. It is like renting an apartment but with no fixed contracts. Length of stay will vary from a few days to months or even years. They differ from extended stay hotel franchises that cater to the business traveler on extended assignments or during a relocation.</i>
	<b>Bed &amp; Breakfasts</b> <i>Small lodging establishments that offer overnight accommodations and breakfast. Often family homes, typically have 4-12 rooms.</i>
	<b>Boarding or Rooming Houses</b> <i>A house where customers rent one or more rooms for varying durations. These risks may or may not offer meals, laundry or cleaning services.</i>
	<b>Casino/Gaming Hotels</b> <i>An establishment that combines a casino with temporary lodging in an on-premises hotel. Customer benefits include gambling and lodging.</i>
	<b>Home Sharing (i.e. Airbnb, Vrbo)/Sharing Economy Lodging</b> <i>Online shared economy marketplace enabling individuals to list and rent accommodations for a processing fee</i>
	<b>Hostels</b> <i>Budget oriented, dormitory type settings, possibly with shared rooms, kitchens, restrooms, and showers. Target specific clientele such as youth or homeless.</i>
	<b>Hotel Camps</b> <i>Accommodations focused on sporting or recreation purposes</i>
	<b>Micro-Hotels</b> <i>Compact rooms, typically &lt; 200 sq ft, will often utilize kiosks or other technology to reduce staffing needs. Example: Yotel</i>



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	<p><b>Motels</b>  <i>Risks with exterior entry to guest rooms; parking is typically directly outside of room.</i></p>
	<p><b>Resort Hotels/Timeshares</b>  <i>An establishment that provides a wide array of entertainment, services and/or recreational amenities that may include but are not limited to:</i></p> <ul style="list-style-type: none"> <li>•Amusement/Theme Parks</li> <li>•Babysitting/Day Care</li> <li>•Boating, Equestrian, Golf, Skiing or other sports related activities</li> </ul>



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