INSURANCE | SPECIALTY INSURANCE

Named Storm Coverage for Coastal Inns

For bed & breakfasts and Inns in coastal areas, named storms represent a significant property exposure. CBIZ Named Storm Coverage is designed to complement an underlying property policy by providing coverage for wind-related damage arising from named storm events.

CBIZ Innkeepers Insurance

At CBIZ, we offer protection for inns, bed and breakfasts, and boutique hotels in coastal areas and hurricane zones.

Our core offering is a package insurance policy that combines:

- General liability
- Property coverage

Our Solution: Coverage Built for Named Storms & Wind Damage

This supplemental property policy provides coverage for wind-related damage arising from named storm events. Designed to complement our package policy, it is available for eligible coastal properties when purchased in conjunction with an underlying property policy that excludes named storm wind coverage.

Key Coverage Details

- **Built for Coastal Risk:** Available in select coastal, hurricane-exposed states, including Florida, Texas, Louisiana, Georgia, South Carolina, North Carolina, Virginia, Alabama, and Mississippi
- **Controlled Exposure:** Written for properties at least one mile from the coastline
- **Property Profile:** Insured values up to $5 million per location, focused on small to mid-sized properties
- **Deductible Structure:** Percentage-based storm deductibles, typically 2% to 5% depending on location
- **Data-Driven Pricing:** Guided by advanced catastrophe modeling, not generic rates
- **Annual Coverage:** Issued as a one-year policy
- **Selective Eligibility:** Certain properties are not eligible, such as mobile homes and certain structural risks

Protect the Inn You've Worked to Build With CBIZ

Your inn is the product of years of care, and one named storm shouldn't undo it. CBIZ is a broker-friendly market. That means your agent can place this coverage for you, or you can come to us directly, whichever you prefer. **Connect with CBIZ today.**