

Coverage for Your Business

Your first choice in protecting inns, bed & breakfasts, lodges, ranches and more!

As an innkeeper or owner of a hospitality business, you may be overseeing a number of operations, each with its own risks. That's why the CBIZ Innkeepers Insurance Program helps ensure you have all your risks covered.

Being a true partner and the largest insurer of innkeepers, we speak your language. In fact, we developed our program after talking directly to innkeepers about their insurance needs. By staying engaged in the industry, we continue to evolve our program to ensure it provides comprehensive coverage. We serve as your trusted advisor to help insure against the hazards that threaten both your personal and business assets.

Finding a policy designed to address the issues of running an Inn or Bed & Breakfast (B&B) is rare. But that's what you get with the CBIZ Innkeepers Insurance Program. Our comprehensive insurance program protects exposures before a loss occurs.

Program Highlights:

General Liability

- Comprehensive General Liability - available limits
 - \$1M each occurrence
 - \$2M or \$3M aggregate
- Employee Benefits Liability
- Damage to premises rented to you - \$100,000
- Medical payments - \$5,000
- Available coverage options:
 - Personal Liability endorsement for resident owners
 - Watercraft Liability

Liquor Liability

- Limits to \$1M/\$1M (in most states)

Property

- Elite Property Enhancement: Great Outdoors, including: \$100,000 Business Income and Extra Expense
- Replacement Cost
- Available coverage options:
 - Blanket limits

Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, golf carts, bicycles, snowmobiles, sleighs
- Fine arts, electronic data processing, valuable papers

Additional Coverages Extensions Included

Special Cause of Loss Form

CBIZ Value

At a Glance

- America's largest insurer of innkeeper businesses.
- Select Registry preferred vendor.
- Policy underwritten by an A.M. Best Rated A++ (Superior) company

Members of



Like all insurance policies, all coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. In an actual claim situation, coverage is subject to the terms, conditions and exclusions of the policy issued. The reader is advised to contact a professional prior to taking any action based upon this information.

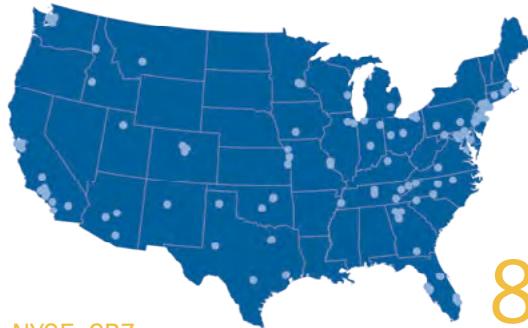


Request a Consultation, Coverage Comparison, & Risk Assessment

800.488.1135 | Innkeepers@cbiz.com | Innkeepers.cbiz.com



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NYSE: CBZ

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¹Accounting Today – March 2023 ²Business Insurance magazine – July 2022 ³Barron's Top Institutional Consultants – 2022. Rankings and recognition by unaffiliated third parties may not be representative of a CBIZ Investment Advisory Services' client experience and should not be construed as a guarantee of a certain level of results. Neither CBIZ IAS nor its advisors pays a fee to the third party in exchange for the rating.