

Opening your doors to guests also opens you to a remarkable array of unexpected exposures. The fact is that you never quite know who will be walking in next, and what risks they'll bring with them. Your individual risk scenario is further complicated by the unique operations and locations of your properties.

Let Starr's hospitality experts deliver the right balance of the insurance coverage, risk mitigation, and crisis management you need.

## Target Risks

- Full-Service Restaurants
- Fast Food Restaurants
- Catering
- Hotels
- Casinos
- Golf and Country Clubs
- Theatres
- Museums
- Company Revenues of \$15M-\$400M

## Loss Control & Account Services

- In-house loss control consultants and a network of industry-specific third-party vendors with expertise in the Hospitality segment are available to Starr Policyholders
- Pre-Incident Consulting provided at no additional charge when Restaurant Secure and/or Kidnap, Ransom & Extortion Coverage is purchased
- Dedicated account service manager - liaison between the client, broker, third-party administrator and Starr

## Coverages Available

- General Liability
  - Limits up to \$2M/\$4M/\$4M available
  - Guaranteed Cost and Loss Sensitive program structures available
- Workers' Compensation
  - EL limit up to \$2M available
  - Guaranteed Cost and Loss Sensitive program structures available
- Commercial Auto Liability
  - Limits up to \$2M combined single limit available
  - Guaranteed Cost and Loss Sensitive program structures available
- Excess Liability
  - Supported limits up to \$5M available
- Restaurant Secure
  - Limits up to \$25M available
  - Coverage provided in excess of Self-Insured Retention
  - Coverage can include Consultant Costs & Investigation Expenses, Product Replacement, Loss of Gross Revenue & Extra Expense, Property Damage Extortion Costs, Product Withdrawal Costs, and Rehabilitation Expenses
  - Consulting Costs provided in-addition to limits
- Kidnap, Ransom & Extortion
  - Limits up to \$5M available
  - Coverage can include Ransom Monies, In-Transit Loss of Ransom Monies, Consultant and Advisor Costs, Judgements, Settlements, Defense Costs, and Covered Expenses
  - Consulting costs provided in-addition to limits

Reach out to Starr or visit [starrcompanies.com](https://starrcompanies.com)

Contact our Commercial General Casualty team at [commercialgeneralcasualty@starrcompanies.com](mailto:commercialgeneralcasualty@starrcompanies.com)

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