

Protecting Hotel and Motel Business Owners

Capitol Indemnity Corporation provides strong protection for Hotel and Motel business owners.

To find out more about Capitol's Business Owners Policy for Hotel and Motel business owners, contact your insurance agent or call us for a listing.



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A proud member of the Capitol Transamerica Corporation.

A wholly owned subsidiary of the Alleghany Corporation.

Capitol Indemnity Corporation is backed with an A.M. Best Rating of A+ XV (superior) and a Standard & Poor's "A" rating.

These materials describe Capitol Indemnity's Business Owners Program for Hotel and Motel business owners. Given space limitations, we cannot list every provision, condition or exclusion in the policy. These materials are subject to the terms of the actual policy issued. In all cases, the language of the policy controls. Please read your entire policy carefully immediately after you receive it and contact your agent in the event you have any questions.



Hotel & Motel

STRONG
PROTECTION
FOR UNIQUE
MARKETS



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Hotel & Motel Business Owners Program

Protecting the business of hotel and motel owners.

For nearly 50 years, Capitol Indemnity Corporation has provided strong protection for people in unique businesses. Hotel and Motel Owners have unique needs for their challenges and risks.

Capitol Indemnity matches those special risks with the Capitollized Business Owners Program for hotels and motels. It's a comprehensive package that provides both property and liability coverage for eligible risks.



Property Coverage

(Coverage limits may be increased and endorsements may be added for an additional premium).

- Business Income – Actual loss sustained (no waiting period)
- Business Income Civil Authority – 3 weeks (no waiting period)
- Extra Expense (no waiting period)
- Equipment Breakdown – Included
- Utility services direct damage – Off-premises power interruption property coverage
- Utility services time element – Off-premises power interruption business income coverage
- Guest property coverage – \$1,000 per guest / \$25,000 Aggregate
- \$1,000 Fire department service charge
- \$1,000* Money Orders / Counterfeit paper currency
- \$2,500 Outdoor property
- \$2,500* Forgery and Alteration
- \$5,000 Money and Securities
- \$5,000 Employee Dishonesty
- \$5,000 Increased cost of construction
- \$5,000 Business personal property in transit
- \$10,000 Personal effects
- \$10,000 Outdoor signs
- \$10,000 Pollutant clean up and removal
- \$15,000 Business personal property off-premises
- \$25,000* Water damage – Sewer back up
- \$25,000 Accounts Receivable
- \$25,000 Valuable papers and records
- \$25,000 Fine Arts
- \$25,000 Electronic data processing hardware and software
- \$100,000 Business personal property at newly acquired premises
- 4% Automatic limit Increase (building)
- Seasonal 25% increase for business personal property

* Subject to property limits at time of loss

General Liability Coverage

Occurrence Form Applies

Liability & Medical Expense Occurrence	General Aggregate	Products	Medical Expense (Per Person)
\$300,000	\$600,000	\$600,000	\$5,000
\$500,000	\$1,000,000	\$1,000,000	\$5,000
\$1,000,000	\$2,000,000	\$2,000,000	\$5,000
\$1,000,000	\$3,000,000	\$3,000,000	\$5,000

Coverage Includes

- Bodily injury
- Property damage
- Medical expenses
- Personal injury
- Advertising injury
- Limited contractual liability

Tenant Fire Liability

- \$100,000 (higher limits available)
- Optional tenants liability available

Optional Property and Liability Coverages:

- Food spoilage
- Ordinance or law coverage
- Swimming pool liability
- Hired and non-owned auto liability*

Umbrella Coverage

- Limits from \$1,000,000 to \$5,000,000

Workers Compensation

- Available in limited states

Eligible Hotels & Motels

- Buildings with over 30 rooms
- Over \$100,000 in annual sales
- Buildings less than 30 years old
- Limited cooking exposures
- Franchises acceptable
- Swimming pools

Hotel & Motel package program available for ineligible Business Owners Program classes (Unlimited Cooking).

* Not available in all states