



## Hospitality Mutual Insurance Group

### AGENT INFORMATION

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### Classes of Business

- Bars, Taverns, Night Clubs (with and without live entertainment), Social Clubs, Retail Stores (that sell liquor), Restaurants, Caterers, Pizza Shops, Gentlemen's Clubs, Restaurants at hotels/motels, BYOB establishments, Wineries/Mfg./Wholesalers, Restaurants/Bars at golf clubs, Special Events (that are hospitality related), Caterers, New Ventures

*We are not a market for BOP's, Buildings under construction/renovation or 24 hour operations*

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### Submissions

- We require Acord applications for the CP, GL and Excess Liability, along with a Liquor Liability application for liquor coverage.
  - Effective Date of coverage
  - FEIN of insured
  - Loss Runs (will quote subject to)
  - Current carrier
  - Target premium
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### Commercial Property

*\*Cannot be written monoline, must be written in conjunction with GL*

- CPP product
- Acord applications
- Acord Restaurant Supplement (if applicable) or complete the HMIC New & Renewal Liquor Application that includes a section for kitchen info
- Property Values not to exceed 4 million (building, contents, business income)
- Business Income is not provided on an ALS basis. Business Income must provide limit of liability and a rating basis – Co-insurance form - % coinsurance requested or Monthly limitation basis – provide monthly limitation %
- We are not a market for hotel and motels for property or GL
- Bed & Breakfasts are acceptable if rooms do not exceed 10

- We are a market for mixed occupancies if habitational does not exceed 6 apartments. Must have hard wired smoke detectors throughout entire building including apartments. Tenant info must be provided.
  - Property Enhancement Endorsement offered as an optional coverage – Flat \$500
  - Minimum property premium without enhancement is \$500, with enhancement = \$1000
  - Equipment Breakdown coverage is automatically included.
  - Minimum deductible on property is \$1000
  - Buildings over 30 years old must have updates within the past 15 years
  - Will consider unprotected risks (PC 9-10) if total insurable value (TIV) does not exceed \$750,000, are not framed construction and there is no cooking present
  - Unable to provide business personal property for seasonal operations
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## Commercial General Liability

*\*Can be written monoline*

- Maximum limits are 1000/2000
  - Minimum premium is \$750
  - No deductible
  - Hired and non-owned auto coverage is available provided no delivery or valet parking
  - We do not offer employee benefit liability or EPLI
  - Acord GL Application
  - Temporary event coverage is provided for one day or multiple day events. The event must be hospitality related, \$450 MP for 1000/2000 limits; \$300 MP for 500/1000 limits. No unattractive nuisances; bounce house, trampolines, mechanical rides etc.
  - Will consider GL coverage for seasonal properties if maintained/monitored on a regular basis
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## Liquor Liability

*\*Can be written monoline*

- Maximum limits are 1000/1000/2000 (per person/per occurrence/aggregate)
- Liquor application required
- Pays first dollar defense. No deductible applicable
- Defense costs outside the limit of liability
- Discounts provided for the following:
  - Alcohol training program – TIPS – 100% of management and 75% of non-management servers have been certified
  - Discounts of 20% off liquor premium are offered for members of the Restaurant Association. Quote proposal will reflect the discount and membership association. Insured must be a member of the Association on date of binding.
- Caterers and BYOB establishments are eligible for coverage. Premium is determined based on the estimated number of annual adult attendees
- Temporary Event coverage is provided for one day or multiple day events. The events must be hospitality-related and include alcohol
- Liquor liability is audited on an annual basis for all classes except temporary events

- Premiums are returned or Additional Premium billed based on audit

## Optional Endorsements

- **Additional Insured** - \$50 or Blanket Additional Insured - \$200
  - Additional Insured may not be involved in the serving or selling of the alcohol
- **Property Damage** - Coverage is extended to include liability of an insured for physical injury to tangible property caused by an "occurrence", if liability is imposed upon the Insured because of the negligence of the insured in the distribution, sale or serving of any alcoholic beverage at the "insured premises". The limit of liability for this coverage is 10% of the "per person" limit of liability.
- **GL Assault & Battery coverage** - This endorsement is available for a premium charge to "buyback" GL A&B coverage. Our liquor policy automatically includes A&B coverage for Liquor-related acts. This endorsement is available when the GL carrier excludes A&B coverage under the GL. No sublimit, coverage is for full liquor liability limits
  - Any insured requesting GL and liquor coverage with HMIC will need to purchase the optional GL A&B Endorsement since the GL A&B is excluded under our GL. They may opt out of this, but we will need a letter from the insured stating that they understand that the non-alcohol related A&B is excluded under our GL coverage and therefore, if they do not purchase this endorsement under the liquor policy, there will be no coverage in force.
  - This endorsement is also available for insureds that do not purchase GL coverage from HMIC.

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## Excess Liability Coverage

- HMIC must write the GL and Liquor liability
- Excess will only sit over GL and Liquor
- Will sit over Employers Liability if limits are 500/500/500, written with A.B. Best Carrier of A- or better and have favorable loss experience.
- Admitted paper
- Acord Application

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## Quoting

- **Annual Applications** can be submitted for a quote to Colleen Lahna by email at [clanha@massagent.com](mailto:clanha@massagent.com) or fax to (508) 634-2930. Quote will provide binding and payment instructions.
- **Temporary Event Applications** are self-rated. Send completed applications with credit card information to Colleen Lahna via our [secure portal](#) or fax to (508) 634-2930.

If paying via check, submit application with copy of check to [Colleen](#). The check should then be mailed directly to: HMIC, 106 Southville Road, Southborough, MA 01772.

## Payment Information

- We require a 20% deposit to bind coverage. All lines premium must be more than \$1000 for insured to finance the premium with us. Any premium under \$1000 must be paid in full.
  - A faxed copy of the check payable to HMIC will bind the coverage with the original check mailed to the company.
  - Insured may charge the deposit on a MC or Visa.
  - We accept both agency and insureds' checks.
  - HMIC offers a 7-monthly installment plan that we direct bill. The quote proposal will indicate the service charge.
  - If the insured is financing the premium with an outside finance company, a copy of the finance agreement will bind coverage. The finance company should send the check in full directly to HMIC.
  - Please do not deduct your commission as we pay commissions directly to your agency.
  - Signed applications and hard copy loss runs are required (if they have not been supplied with the original submission).
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Contact Colleen Lahna for questions:

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