

MARSH'S PRIME HOSPITALITY PROPERTY INSURANCE FACILITY



Whether it's the sudden emergence of a disease such as the Zika virus that affects travelers' plans, or property damage from a hurricane, flood, or other disaster, hospitality and gaming companies face a wide range of ever-shifting risks.

Pressure on your profit margins is as relentless as the competitiveness within the industry. Just as the risks affecting your bottom line change, so does the need for proactive insurance solutions. Marsh's global hospitality and gaming team has developed a proprietary hospitality solution, PRIME Hospitality Property Insurance Facility (Marsh's PRIME Hospitality).

PRIME HOSPITALITY COVERAGE AND PRODUCT DETAILS

Marsh's PRIME Hospitality program provides a competitive and comprehensive property placement solution tailored to meet hospitality organizations' unique needs. The program aims to maximize protection while lowering costs.

Marsh's Prime Hospitality is well placed to deliver hospitality risk solutions, with capacity provided by Lloyd's of London — rated A+ by S&P and A by A.M. Best.

PRIME Hospitality details include:

- **Limit:** Up to \$50 million in primary placements.
 - Can include: windstorm, earthquake, earth movement, flood, and high hazard flood.
 - No shared limits.
- **Deductible:** No minimum.
- **Policy wording:** Pre-agreed, best-in-class hospitality wording provided by Marsh based on a manuscript form with Lloyd's of London amendments that are tailored to individual hospitality or gaming risk profiles.

Who it's for

- Hotels and motels (full- and limited-service).
- Resorts.
- Time shares.
- Rooming and boarding houses.
- Casino hotels.
- Tribal government and enterprise.

What you get

Dedicated coverage and capacity for each policyholder for hospitality and gaming property risks backed by the strength of Lloyd's of London.

- **Rates:** Agreed rates for acquisitions and dispositions are negotiated in advance.
- **Claims:** Pre-agreed claims process through third-party administrator arrangements.

Coverages include:

- Cancellation of bookings.
- Broad loss of attraction wording, including:
 - Infectious disease, including bed bugs.
- Walked guest/group expense.
- Land improvements, including golf courses.
- Coverage for customers' property on site due to covered loss.
- Newly acquired locations.
- Ingress/egress.
- Civil or military authority.
- Contamination or pollution cleanup.
- Debris removal costs.
- Extra expense costs.
- Extended period of indemnity.
- Fire department service costs.
- Downzoning.

A LEADER IN HOSPITALITY AND GAMING

Marsh's Real Estate & Hospitality Practice's targeted approach relies on our worldwide network of more than 800 risk specialists, whose sole focus is delivering solutions designed to preserve and grow capital. Our professionals have earned a reputation as the leader in providing risk and insurance services to the hospitality and gaming industry by thoroughly understanding its issues and executing on the design and delivery of effective risk management solutions. Through forward-looking solutions and innovative products, we work with our clients to help them thrive by successfully managing their organizations' risks.

For more information about PRIME Hospitality Property Insurance and other solutions from Marsh, visit marsh.com, or contact your local Marsh representative.

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Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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