# NSU Hospitality

## Primary Coverage Summary

### General Liability

**Insuring Companies**

<table>
<thead>
<tr>
<th>Tokio Marine &amp; Fire</th>
<th>Zurich North America</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Best’s Rating A++ XV, S&amp;P Rating AA-)</td>
<td>(Best’s Rating A(Excellent)* XV, S&amp;P Rating A+)</td>
</tr>
</tbody>
</table>

**Coverages**

- Commercial General Liability
- Employee Benefits Liability (claims made)
- Hire & Non-Owned Auto Liability
- Stop Gap Employers Coverage
- Liquor Liability
- Products Liability

- Commercial General Liability
- Employee Benefits Liability (occurrence)
- Hire & Non-Owned Auto Liability
- Stop Gap Employers Coverage
- Liquor Liability
- Products Liability

**Limits of Liability**

<table>
<thead>
<tr>
<th>General Aggregate (per Location) - $2,000,000</th>
<th>General Aggregate (per Location) - $2,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products Aggregate - $1,000,000</td>
<td>Products Aggregate - $2,000,000</td>
</tr>
<tr>
<td>Each Event - $1,000,000</td>
<td>Each Event - $1,000,000</td>
</tr>
<tr>
<td>Personal &amp; Advertising Injury - $1,000,000</td>
<td>Personal &amp; Advertising Injury - $1,000,000</td>
</tr>
<tr>
<td>Premises Medical - $500</td>
<td>Premises Medical - $500</td>
</tr>
<tr>
<td>Liquor Liability (per Location) - $1,000,000</td>
<td>Liquor Liability - $1,000,000 / $2,000,000 Agg.</td>
</tr>
<tr>
<td>Hired &amp; Non-Owned Auto Liability - $1,000,000</td>
<td>Hired &amp; Non-Owned Auto Liability - $1,000,000</td>
</tr>
<tr>
<td>Employee Benefits Liability - $1,000,000</td>
<td>Employee Benefits Liability - $1,000,000</td>
</tr>
<tr>
<td>Employers Liability / Stop Gap - $1,000,000</td>
<td>Employers Liability / Stop Gap - $1,000,000</td>
</tr>
</tbody>
</table>

**Guest’s Property Legal Liability**

| Aggregate Limit - $1,000,000 | Covered under the crime section |
| Cash Sub limit / Guest - $25,000 | |

**Principal Endorsements**

- Broad Form Named Insured Wording
- Automatic Additional Insured Wording
- Mental Anguish / Emotional Distress Included in the Definition of Bodily Injury
- Employee Related Practices Exclusion
- Pollution Exclusion With Sudden and Accidental Exception
- Radioactive Material Exclusion
- Asbestos Exclusion
- Nuclear Energy Exclusion
- Pesticide or Herbicide Applicator Endorsement
- Unintentional Errors and Omissions
- Golf Mobile Users Endorsement
- Draft or Saddle Animals Users Endorsement
- Knowledge of an Event Endorsement
- Aircraft Exclusion (exception granted for certain charter aircraft exposures)
- 90 Days Notice of Cancellation (10 Days for Non-payment)
- Optional TRIA Coverage Endorsement

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## General Liability - Continued

<table>
<thead>
<tr>
<th><strong>Midterm Cancellation</strong></th>
<th><strong>Midterm Cancellation</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>A request for midterm cancellation by a participant will result in a short rate penalty</td>
<td>A request for midterm cancellation by a participant will result in a short rate penalty</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Claims Handling</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Certus Claims Administrators have been contracted for their claims handling services. Certus Claims specializes in handling hospitality claims, provides a high level of service, and is uniquely geared to support the hospitality industry.</td>
</tr>
</tbody>
</table>
# NSU Hospitality
## Primary Coverage Summary

### Business Auto

<table>
<thead>
<tr>
<th>Insuring Companies</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tokio Marine &amp; Fire</td>
<td>Zurich North America</td>
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<td>(Best’s Rating A (Excellent)* XV, S&amp;P Rating A+)</td>
</tr>
</tbody>
</table>

### Coverages

<table>
<thead>
<tr>
<th>Automobile Liability (Symbol 1 – Any Auto)</th>
<th>Automobile Liability (Symbol 1 – Any Auto)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIP, UM, UIM Coverages Available</td>
<td>PIP, UM, UIM Coverages Available</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>Medical Payments</td>
</tr>
<tr>
<td>Non-Owner and Hired Auto Liability</td>
<td>Non-Owner and Hired Auto Liability</td>
</tr>
<tr>
<td>Comprehensive Coverage (Symbol 7 – Specifically Described Autos)</td>
<td>Comprehensive Coverage (Symbol 7 – Specifically Described Autos)</td>
</tr>
<tr>
<td>Collision Coverage (Symbol 7 – Specifically Described Autos)</td>
<td>Collision Coverage (Symbol 7 – Specifically Described Autos)</td>
</tr>
<tr>
<td>Garagekeepers Coverage (Excess Legal Liability Form)</td>
<td>Garagekeepers Coverage (Both Excess Legal Liability and Direct Damage Forms are Available)</td>
</tr>
</tbody>
</table>

### Limits of Liability

<table>
<thead>
<tr>
<th>Automobile Liability - $1,000,000</th>
<th>Automobile Liability - $1,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Medical Payments - $5,000</td>
<td>Auto Medical Payments - $5,000</td>
</tr>
<tr>
<td>Uninsured Motorist - $1,000,000</td>
<td>Uninsured Motorist - $1,000,000</td>
</tr>
<tr>
<td>Underinsured Motorist - $1,000,000</td>
<td>Underinsured Motorist - $1,000,000</td>
</tr>
<tr>
<td>Non-Owned and Hired Auto Liability - $1,000,000</td>
<td>Non-Owned and Hired Auto Liability - $1,000,000</td>
</tr>
<tr>
<td>Garagekeepers Coverage - $1,000,000</td>
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</tbody>
</table>

### Includes

- Transportation Expense – Up to $75 / day and $2,250 maximum / occurrence.
- Loss of Use Expense – Up to $20 / day and $600 maximum / occurrence.
- Removal and Replacement Expense – Up to $300 for reasonable and necessary expenses.
- Custom Vehicle Furnishings – Up to $1,000 available.
- Electronic Equipment – Up to $500 available.
- 90 day notice of cancellation, 10 days for non-payment.
- Fellow Employee Exclusion Amended
- $50,000 Hired Auto Physical Damage (only if auto physical damage coverage is purchased)
- Mental Anguish and Emotional Distress added to the definition of bodily injury.
- Broad Form Named Insured Wording.
- $5,000 Available for Bail Bonds.
- Unintentional Errors and Omissions Wording Included.

Uses ISO broadening endorsements to enhance coverages on an account-by-account basis.

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### Business Auto - Continued

#### Special Terms and Conditions

<table>
<thead>
<tr>
<th>Optional Drive Other Car Coverage</th>
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</tr>
</thead>
</table>

#### Auto Physical Damage Limit

<table>
<thead>
<tr>
<th>ACV</th>
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</table>

#### Deductibles

| $500 Comprehensive and Collision Deductibles for Vehicles up to $25,000 Cost New. | Generally Deductibles Start at $1,000 for Comprehensive and Collision. |
| $1,000 Comprehensive and Collision Deductibles for Vehicles $25,000 or More Cost New. | |

#### Claims Handling

| Certus Claims Administrators have been contracted for their claims handling services. Certus Claims specializes and handling hospitality claims, provides a high level of service, and is uniquely geared to support the hospitality industry. | Zurich North America processes and adjusts claims nationwide through local and regional claims management centers. Insurance Claims Reporting Center is available 24 hours a day to take reports by toll-free call, fax, or over the Internet. Notification triggers the electronic claim file setup. |

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**NSU Hospitality**  
**Primary Coverage Summary**

**Boiler & Machinery**

**Insuring Companies**  
Travelers Indemnity of Illinois

**Coverages:**
- Property Damage – Including ordinance or law, demolition, increased cost of construction
- Production Machines
- Utility Interruption
- Ammonia Contamination
- Spoilage
- Media
- Business Interruption
- Extra Expense
- Expediting Expense
- Hazardous Substance
- Water Damage

**Limit of Liability:**
- Property Damage $20,000,000

**Sub limits:**
- Business Interruption (Actual Value)
- Off Premises Service Interruption $1,000,000
- Expediting Expenses $100,000
- Spoilage $100,000
- Ammonia Contamination $100,000
- Water Damage $100,000
- Hazardous Substance $100,000
- Media $25,000

**Deductible:**
- Basic Coverage $5,000
- 24 Hours of Business Interruption
- 24 Hours of Utility Interruption

**Special Terms and Conditions:**
- 60 Days Notice of cancellation (10 days for non-payment)
- Includes the cost of jurisdictional inspections (performed by Travelers B&M engineers). Certificate fees not included.

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Crime

**Insuring Companies:**
Fidelity & Deposit Company of Maryland (Best's Rating A XV, S&P Rating A+)

**Coverages:**
- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance, Destruction Inside and Outside

**Limit of Liability:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Dishonesty</td>
<td>$100,000</td>
</tr>
<tr>
<td>Forgery or Alteration</td>
<td>$100,000</td>
</tr>
<tr>
<td>Theft, Disappearance, Destruction</td>
<td></td>
</tr>
<tr>
<td>Inside</td>
<td>$25,000</td>
</tr>
<tr>
<td>Outside</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

**Deductibles:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Deduct</th>
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<tbody>
<tr>
<td>Employee Dishonesty</td>
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NSU Hospitality
Primary Coverage Summary

Umbrella

Insuring Companies:
Various

Limits of Liability:
Each Occurrence $100,000,000
Annual Aggregate $100,000,000

Forms & Endorsements:
Following Form Employee Benefits Liability
Following Form Liquor Liability
Following Form Professional Liability for Barbers, Beauticians, and Masseuses, if covered in Primary
Non-Accumulation Endorsement excess of $75,000,000

Terms & Conditions:
Commercial General Liability - $1,000,000 per Occurrence/ $2,000,000 General Aggregate/ $1,000,000 Products/ Completed Operations Aggregate/ $1,000,000 Personal and Advertising Injury. General Aggregate must apply on a per location basis. Defense costs must be in addition to policy limits.
Employee Benefits Liability - $1,000,000 Aggregate
Commercial Auto Liability including Hired and Non-Owned Auto - $1,000,000 CSL
Employers Liability - $500,000 Each Accident/ $500,000 Disease Policy Limit/ $500,000 Disease Each Employee
Liquor Liability - $1,000,000 Each Common Cause/ $1,000,000 Aggregate per Location. All Coverages must be on an Occurrence Form, except Employee Benefits Liability.
Primary carrier must possess an A.M. Best’s rating of A- VIII or better.
Copy of Primary Binder must be received prior to binding, with copy of Declarations Page to be received within 60 days.
Risks with pools having diving boards and/or slides are subject to underwriting review and may be excluded.
Individuals as Named Insureds excluded.

Exclusions:
• Garage Keeper’s Liability
• Innkeeper’s Liability
• Lead Exclusion
• Pollution Exclusion Endorsement
• Garage Liability
• CCC Real & Personal Property
• Asbestos Exclusion

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