



INDUSTRYEdge®

Hotels

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

Did you know?

9.2M people are injured in slips, trips and falls during the course of the year, making it the **#1** cause of nonfatal injury.¹



At least **54%** of public pool drownings occur at hotels.²



Hotel workers have a **55%** higher injury rate than the service industry average.³



\$84M in direct property damage occurs annually in hotels as a result of structural fires.⁴



Hotels are more than just buildings with rooms. Travelers has the breadth of knowledge to deal with a wide variety of exposures, from pools to restaurants to spas. With our expertise, we can offer you the right products and services to help make sure you don't lose any sleep.

Tailored protection for hotels

- ✓ **Theft of Guest Property:** Protection for theft of your guests' property that is present in the premises or in your possession while they are staying at your establishment.
- ✓ **CyberRisk Coverage:** Hotels face ever-present cyber risks, from viruses to a breach of customers' private information. Travelers has the breadth of coverage and expertise to help address this exposure.
- ✓ **Liquor Liability:** Protection for injury caused by a patron that becomes intoxicated by your service of alcohol on the premises.
- ✓ **Hospitality Errors and Omissions:** Covers a "wrongful act" in the course of providing or failing to provide hospitality services.
- ✓ **Personal Grooming/Spas:** The Personal Grooming Services Endorsement provides coverage for professional services provided by hairdressers, beauticians, barbers, massage therapists, aestheticians and nail technicians.

Your hotel business is protected with Travelers.

Risk Control

Travelers has been in the loss prevention business since 1904 with our Risk Control consultants having an average tenure of over 20 years. We have the experience and technical proficiency that can help hotels assess and manage their risk. Areas of specialization include:

Protecting your business

- Contractual risk transfer – resources to help customers manage risk associated with their business relationships.
- **TravSources**[®] – a collection of safety and training resources to help customers identify, manage and mitigate slip, trip and fall risks commonly associated with hotel operations.

Safety on the road

- Fleet safety resources to help hotels manage auto liability risks, including valet services, shuttle vans and owned vehicle exposures.

Employee safety

- Ergonomic specialists to help hotels identify and reduce their ergonomic risk factors associated with housekeeping, maintenance and administrative job tasks.

Property protection

- Fire protection engineering.
- Sprinkler system plan reviews to help protect your property.

On-site/Online/On-Demand Services

We offer our customers a flexible range of options for accessing our Risk Control safety resources:



On-site:

- Hazard recognition and exposure assessments.
- 700+ safety professionals.



Online:

- Swimming Pool **TravSources** – a collection of resources to help hotels identify, manage, and mitigate risks associated with pool and spa operations.



On-Demand:

- **Risk Control On-Demand**[®]: Prompt access to our specialized safety professionals using screen-share technology, with consults available for key exposures including fleet, ergonomics, and slip, trip and fall prevention.

Claim Services

Our Claim professionals have specialized experience with the types of losses you face.

Getting you back to business

Routine property claims shouldn't slow your business down. And severe ones don't have to bring operations to a complete standstill.

- We have over 30 dedicated, in-house fire investigators, including former fire marshals and law enforcement professionals, located throughout the country.
- Business interruption support – When you have a claim that interrupts your business, our in-house Claim Accounting Services team helps our Claim professionals calculate lost income and provides compensation to keep your business running.

Protecting your business, brand and reputation

We understand that a claim often involves our customer's customer, and we are committed to delivering an exceptional claim experience.

- Over 900 general liability Claim professionals deliver local service and jurisdictional expertise, countrywide.
- Contractual risk transfer expertise to make sure that the risk is borne by the appropriate party.
- Our industry-leading fraud investigators work to detect and deter fraud, including suspicious claims for slips, trips and falls.

Travelers Medical Advantage[®] – integrated medical cost-management solutions to help manage your total cost of risk

- Travelers investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperform the industry average by 11 points.⁵
- Our **TravComp**[®] claim-handling model co-locates in-house nurses with Claim professionals in an integrated workers compensation claim-handling model for optimal results.
- **ConciergeCLAIM**[®] Nurse simplifies the claim process for injured employees, helping them return to work as soon as medically appropriate.
- Nearly two-thirds of injured employees return to work within 30 days.⁶



SOURCES: ¹2014 CDC ²2006 Journal of Public Health ³2015 BLS ⁴2015 NFPA ⁵SNL Financial 2011–2015: Workers Compensation Statutory Combined Ratio ⁶2013–2015 All Markets three year average – 12 month valuation

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