

NSU Hospitality Primary Coverage Summary

General Liability

Insuring Companies

Tokio Marine & Fire
(Best's Rating A++ XV, S&P Rating AA-)

Zurich North America
(Best's Rating A(Excellent)* XV, S&P Rating A+)

Coverages

Commercial General Liability
Employee Benefits Liability (claims made)
Hired & 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

General Aggregate (per Location) - \$2,000,000
Products Aggregate - \$1,000,000
Each Event - \$1,000,000
Personal & Advertising Injury - \$1,000,000
Premises Medical - \$500
Liquor Liability (per Location) - \$1,000,000
Hired & Non-Owned Auto Liability - \$1,000,000
Employee Benefits Liability - \$1,000,000
Employers Liability / Stop Gap - \$1,000,000

General Aggregate (per Location) - \$2,000,000
Products Aggregate - \$2,000,000
Each Event - \$1,000,000
Personal & Advertising Injury - \$1,000,000
Premises Medical - \$500
Liquor Liability - \$1,000,000 / \$2,000,000 Agg.
Hired & Non-Owned Auto Liability - \$1,000,000
Employee Benefits Liability - \$1,000,000
Employers Liability / Stop Gap - \$1,000,000

Guest's Property Legal Liability

Aggregate Limit - \$1,000,000
Cash Sub limit / Guest - \$25,000

Covered under the crime section

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

Additional Insured – Grantor of Franchise
Products and Completed Operations Hazard Redefined
Employee Related Practices Exclusion
Pollution Exclusion With Hostile Fire Exception
Designated Premises Endorsement
Lead Liability Exclusion
Asbestos Exclusion
Exclusion of Certain Computer-Related Losses
Nuclear Energy Exclusion
Optional TRIA Coverage Endorsement
War Liability Exclusion

State and local taxes and fees are the responsibility of the broker. This proposal may not include all coverages requested in your submission. This document represents only a summary of the terms and conditions. Please refer to the actual policy for complete terms and conditions.



NSU Hospitality Primary Coverage Summary

General Liability - Continued

Midterm Cancellation

A request for midterm cancellation by a participant will result in a short rate penalty

A request for midterm cancellation by a participant will result in a short rate penalty

Claims Handling

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.

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.



NSU Hospitality Primary Coverage Summary

Business Auto

Insuring Companies

Tokio Marine & Fire
(Best's Rating A++ XV, S&P Rating AA-)

Zurich North America
(Best's Rating A (Excellent)* XV, S&P Rating A+)

Coverages

Automobile Liability (Symbol 1 – Any Auto)
PIP, UM, UIM Coverages Available
Medical Payments
Non-Owned and Hired Auto Liability
Comprehensive Coverage (Symbol 7 – Specifically Described Autos)
Collision Coverage (Symbol 7 – Specifically Described Autos)
Garagekeepers Coverage (Excess Legal Liability Form)

Automobile Liability (Symbol 1 – Any Auto)
PIP, UM, UIM Coverages Available
Medical Payments
Non-Owned and Hired Auto Liability
Comprehensive Coverage (Symbol 7 – Specifically Described Autos)
Collision Coverage (Symbol 7 – Specifically Described Autos)
Garagekeepers Coverage (Both Excess Legal Liability and Direct Damage Forms are Available)

Limits of Liability

Automobile Liability - \$1,000,000
Auto Medical Payments - \$5,000
Uninsured Motorist - \$1,000,000
Underinsured Motorist - \$1,000,000
Non-Owned and Hired Auto Liability - \$1,000,000
Garagekeepers Coverage - \$1,000,000

Automobile Liability - \$1,000,000
Auto Medical Payments - \$5,000
Uninsured Motorist - \$1,000,000
Underinsured Motorist - \$1,000,000
Non-Owned and Hired Auto Liability - \$1,000,000
Garagekeepers Coverage - \$1,000,000

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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NSU Hospitality Primary Coverage Summary

Business Auto - Continued

Special Terms and Conditions

Optional Drive Other Car Coverage

Optional Drive Other Car Coverage

Auto Physical Damage Limit

ACV

ACV

Deductibles

\$500 Comprehensive and Collision Deductibles for Vehicles up to \$25,000 Cost New.
\$1,000 Comprehensive and Collision Deductibles for Vehicles \$25,000 or More Cost New.

Generally Deductibles Start at \$1,000 for Comprehensive and Collision.

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.

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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.



NSU Hospitality Primary Coverage Summary

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:

Employee Dishonesty	\$100,000
Forgery or Alteration	\$100,000
Theft, Disappearance, Destruction	
Inside	\$25,000
Outside	\$25,000

Deductibles:

Employee Dishonesty	\$1,000
Forgery or Alteration	\$1,000
Theft, Disappearance, Destruction	
Inside	\$1,000
Outside	\$1,000



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

