



## Hospitality Insurance

Our hospitality products provide coverage for family and quick serve/fast food restaurants along with best-in-class solutions for hotel risks. We can provide coverage for liquor liability with receipts up to 25% or higher for fine dining establishments. Our products are custom built to meet the business's needs with options that can include business interruption, equipment breakdown, cyber, and terrorism.

### TARGET APPETITE

Family restaurants; fast food; fine dining; catering; cafes; coffee shops; food trucks.

### WILL CONSIDER

Bed & breakfast; hotels; licensed restaurants open past midnight.

### OUTSIDE OF APPETITE

Bars; pubs; DJs or dance clubs; karaoke; banquet/legion halls; lounges.

### PROPERTY CAPACITY

\$5M, with higher limits considered.

### LIABILITY CAPACITY

Up to \$10M (umbrella and excess limits available).

### LIQUOR LIABILITY SUB-LIMIT

\$2M (liquor revenues < 25%) – higher liquor revenues can be considered.

### RISK MANAGEMENT REQUIREMENTS

- Wet chemical fire suppression systems.
- 6-month maintenance and cleaning of all ducts and systems.
- Min. 3 years in business or management experience.

### ADDITIONAL COVERAGES

Property; business interruption; equipment breakdown; crime; liability; umbrella; terrorism; cyber.

### U/W REQUIREMENT

Hospitality application.

## The Excess Team – About Us

Excess Underwriting is a multidisciplinary MGA that has been meeting the insurance needs and requirements of Canadian businesses and consumers since 2008. Based in Markham, Ontario, our team of underwriting experts has one goal in mind – to help our Canadian Broker Network protect their clients through innovative insurance solutions.