

BEST'S HAZARD INDEX

Line	Best's Hazard Index	Underwriting Comments
Automobile Liability	3	Higher if hotel provides guest transportation service.
Automobile Physical Damage	0	
General Liability	6	Higher with conventions and trade shows.
Product Liability and Completed Operations	4	Lower without retail stores/restaurants.
Professional Liability	3	Applies only to beauty salons, masseuses, etc.
Environmental Impairment Liability	0	
Workers' Compensation	5	Higher for resort hotels.
Crime	7	Includes Innkeepers' Legal Liability.
Fire and E.C.: Property	7	Fire protection and prevention essential.
Business Interruption	7	
Inland Marine	4	
Boiler and Machinery	5	Includes Time Element Losses.

Low 1-3, Medium 4-6, High 7-9, Very High 10

SIC CODES AND CLASSIFICATIONS

6513	Operators of Apartment Buildings
7011	Hotels and Motels
7041	Organization Hotels and Lodging Houses, on Membership Basis

ISO CODES AND CLASSIFICATIONS

45190	Hotels and Motels - With Pools - Less Than 4 Stories
45191	Hotels and Motels - With Pools or Beaches - 4 Stories or More
45192	Hotels and Motels - Without Pools - Less Than 4 Stories
45193	Hotels and Motels - Without Pools - 4 Stories or More
63212	Exhibition or Convention Buildings

RELATED CLASSIFICATIONS

[Apartments, Cooperatives and Condominiums](#)
[Automobile Parking Facilities](#)
[Beauty Salons and Barber Shops](#)
[Bars, Taverns, Cocktail Lounges and Nightclubs](#)
[Bed and Breakfast Inns](#)
[Clothing Stores](#)
[Golf and Country Clubs](#)
[Gift or Souvenir Shops](#)
[Guard and Patrol Services](#)
[Health Clubs](#)
[Limousine Services](#)
[Playgrounds](#)
[Health Clubs](#)
[Restaurants](#)
[Ski Areas](#)
[Stables and Riding Academies](#)
[Vending and Amusement Machine Operators](#)
[Video Game Arcades](#)

RISK DESCRIPTION

There are 44,300 hotel and motel properties in the United States offering a total of three million rooms, according to the American Hotel and Motel Association (AHMA). In addition to lodging and meals, hotels offer a wide variety of services for the pleasure and convenience of their transient and permanent guests, including newsstands, beauty shops, gift shops, restaurants, cocktail lounges and laundries. Automobile parking facilities are generally available; some hotels have landing fields for airplanes and helicopters or marinas for boats. Many hotels rent out banquet rooms and provide catering services to individuals, corporations and **social** and civic groups for weddings, dances and dinners.

In addition to the typical full-service hotel, there are limited-service hotels, suite hotels, resort hotels, convention hotels and conference centers. Limited service hotels, as their name implies, offer fewer services and amenities than full-service establishments. Suite hotels have their accommodations arranged to provide separate sleeping and dining areas in all rooms; these areas, however, may not be physically separated by walls and doors. Residential hotels are essentially apartment buildings offering housekeeping service, a dining room, room service and, possibly, a cocktail lounge. Some cater to retired persons and may essentially be nursing homes providing intermediate-care facilities.

Resort hotels may be seasonal or year-round recreational centers that offer facilities and instruction for various sports to guests and nonguests on a fee basis. The resort may be geared towards a particular group (e.g., singles, retirees). The equipment and instruction may be provided through concessionaires on the hotel property or directly by the hotel personnel with hotel-owned equipment. Facilities may include golf courses with clubhouses; ski slopes and lodges; saunas, health clubs and gymnasiums; swimming pools and cabanas; stables; boats, canoes and rafts; and ice skating rinks. For the entertainment of guests, movie theaters, nightclubs and - where legal - gambling casinos may be on the premises.

A convention hotel provides facilities and services geared to the needs of large group and association

meetings and trade shows. These hotels are large (typically over 400 rooms) and have large amounts of banquet and function space, often equipped with audiovisual equipment. Such hotels may work with other convention hotels or centers to accommodate city-wide shows and conferences. To be considered a conference center, a hotel must have at least 60% of the total occupancy generated by conferences and offer package plans including rooms, meals, full-service conference rooms and a skilled staff to serve meeting planners and attendees. Most conference centers have a high ratio of meeting rooms to sleeping rooms. Meeting rooms may seat eight to 40 people; some are large enough to accommodate 300 or more. Large rooms are likely to be theater-style auditoriums with rear-screen projectors or other audiovisual equipment. Provision is also made for exhibit space. Recreational facilities may be limited. Many conference centers are located in noncommercial, nonindustrial settings that are, at the same time, easily accessible from major transportation hubs. Increasingly, private corporations are building their own facilities or arranging build-lease and/or management agreements with existing facilities. Some of these corporations rent out their facilities to other parties.

Although the distinction between motels and hotels is blurred, a motel may be defined as a complex of one to three stories in height, with or without elevators, and with guest rooms having outside entrances that allow easy access to nearby free parking facilities. Motels are also known to the general public as motor hotels, motor lodges, motor courts, motor inns, tourist courts and tourist lodges. Many motels in resort areas are clusters of one-, two- or three-room cottages with or without cooking facilities. In rural areas, buildings may be spread out; in urban areas, structures are likely to be more compact. Motels may be multistory with parking provided in above- or below-ground garages.

Almost 70% of hotels have fewer than 75 rooms and many are family-run businesses; 20% of all hotel properties and over 35% of all hotel rooms are owned by 10 major companies. Many real estate and/or investment syndicates put up hotels or franchise operations from the major chains.

Occupancy rates - the percentage of rooms which are full - vary by area and can be calculated daily, weekly, monthly or annually. The average annual occupancy rate is 67.2% and suite hotels have the highest average of 77.7%. Generally, a hotel must have an occupancy rate of at least 65% to show a profit. A number of factors, ranging from the local attractions to the success of a city in negotiating to host major events or the type of hotel, affect occupancy rates. Occupancy rates are essential to the profitability of hotels, which tends to run in "boom and bust" cycles; the industry is currently in a down period with a high number of closings and foreclosures. Luxury and economy hotels tend to be more recession-proof than those in the middle range. The industry is expected to recover in the mid-1990s.

The hotel staff is composed of doormen, reception clerks, concierges, elevator operators, housekeepers, parking attendants, valets, kitchen and restaurant workers, maintenance crews and security and office personnel. Some hotels employ **social** directors, sports professionals and baby-sitters; some have a physician and/or nurse on the premises or on call. The hotel management staff may be employees of a hotel management company or of the hotel, and they may have completed courses in hotel management at the undergraduate or graduate level. Because many hotel jobs are low paying, many unskilled workers are employed, and there is frequent turnover.

MATERIALS AND EQUIPMENT

Heating and air conditioning units, elevators, escalators and electrical generators for emergency power. Kitchen, restaurant and bar equipment and supplies, including extensive cooking, food preparation and serving equipment, refrigerators, coolers and freezers, dishwashers, food and alcohol.

Housekeeping equipment and supplies.

Vending and ice-making machines.

Furniture, bedding and linen.

Laundry and dry cleaning equipment.

Hand tools and other maintenance equipment.

Recreational and playground equipment.

Office equipment and supplies.
Communications, computer and audiovisual equipment.

NARRATIVE LINES OF BUSINESS

Automobile Liability

Exposures: Transportation of guests. Pickup of supplies. Late night travel. Young or inexperienced drivers. Inadequate vehicle security. Owned vehicles: automobiles, vans and buses.

On-Site Inspection:

Age, type, number and condition of owned vehicles
Vehicle storage - garage; fenced lot; adequate lighting

Items to Investigate:

Does the insured offer guest transportation services?
How does the insured obtain supplies?
Radius of operations
Transportation services - Does the insured offer scheduled runs or let guests request vehicles to suit their individual needs? Are drivers available 24 hours a day or must special arrangements be made for late-night trips?
Drivers - age; experience; training; MVRs
Are specific individuals assigned as drivers or are all employees asked to drive?
Personal vehicles - frequency of use, certificates of insurance
Maintenance program - type of program, scheduling

General Liability

Exposures: Fires. Slips and falls. Injuries stemming from recreational activities. Poor housekeeping. Hazards from ancillary operations or concessions. Large crowds. High ratio of injuries to claims. Possibility of catastrophic losses with large-scale loss of life. Safe evacuation difficult in high-rise structures.

On-Site Inspection:

What type of hotel or motel does the insured operate?
Layout of the premises - lobby, rest rooms, number of guest rooms and meeting rooms; restaurants; bars; gift shop
Compliance with all local building and fire codes and with NFPA 101, Life Safety Code
All rooms equipped with smoke detectors and sprinklers
Have special smoke or fire alarm devices been placed in rooms for hearing impaired guests?

Fire safety messages - Where are the insured's safety signs posted and what information is included? Does the insured offer in-room videos on hotel fire safety?

What are the age and construction of the hotel? How many stories does the building have?

Level of housekeeping - trash and debris removed daily; floors and floor coverings well maintained; spills wiped up immediately

Adequacy and extent of lighting in outlying areas and within the hotel

Belowground occupancies - type and construction

What is the overall layout of the hotel? Is it accessible to the disabled? Are there any outside walkways, outlying parking areas or garages or tunnels between parts of the facility?

Upper floor occupancies - Are any restaurants or meeting rooms on the upper floors of the building? Are there any rooftop restaurants, pools, terraces or observation decks? What other facilities exist which might bring a concentration of people to upper floors of the hotel?

Restaurants, bars and entertainment facilities - adequate number of accessible, well-marked exits; exits equipped with panic hardware; alcohol served to guests

Playground - amount, type, quality, condition and placement of equipment; type of ground cover used in the area

Swimming pools - age and condition; end of lane markings clearly visible; all depths marked; diving board; diving prohibited in shallow areas; safety signs posted; pool area fenced; lifeguard present

Is there a hot tub? How is the temperature controlled?

Are pool chemicals kept in a dry, well-vented storage area?

Electrical equipment used in or around the pool - UL-listed; adapted for use in wet areas; equipped with a ground fault circuit interrupter

Does the insured offer health club or exercise facilities?

Exercise equipment - age, type and condition of equipment; UL-listed; instructions for correct use posted on or near machines; listing of recommended weights, tensions or settings

Balconies - Do guest rooms have balconies? Are guests allowed access to them? What is the condition of all balcony railings?

Parking facilities - lot or garage; aboveground or underground facility; self-park or valet parking

Are there any features of the hotel, such as a lobby fountain, waterfall or glass elevator, which could be considered attractive nuisances?

Condition of glasses, dinnerware, food service equipment

How many exits does the insured have in each meeting room?

Steps - clearly marked; well-lit; equipped with handrails

Elevators and escalators - age and condition; signs posted instructing guests to use stairs in the event of an emergency; clearly labeled stairwells and emergency exits located nearby

Emergency telephones in all elevators

Are there backup generators for elevators and emergency lighting?

Revolving doors - equipped with speed governors, collapsible

Electrical equipment - number; types; grounded; properly installed

Glass doors and windows - large expanses conspicuously etched or marked, use of safety glass

Age, types and condition of furniture - guest rooms; lobby; lounges; restaurants; meeting rooms

Lamps - mounted or freestanding, UL-listed

Cribs - age and condition; sturdy; free of pinch points; nontoxic finishes and accessories

Bathtubs and shower stalls - non-skid flooring; handrails

Guest laundromat facilities - machines UL-listed, signs posted bearing clear instructions for using machines

How does the insured restrict access to electrical rooms, hotel-run laundries and maintenance areas?

Switchboards equipped with written emergency instructions and directions

Emergency exits - numbers; locations; lighting; all stairways and escape routes properly marked and maintained

If the insured's hotel is located in a high-rise building, is it equipped with enclosed stairwells or "fire towers" to provide smoke-free egress to the ground floor or roof?

Are secure locks used on both sides of all connecting doors?

Type of locks/room access system - metal keys; card key locks; keys stamped with room numbers

Items to Investigate:

Loss history

Guests - average and maximum weekly, monthly and annual numbers; percentage composed of **children**, families and business travelers

What type of fire safety plan does the insured have in place?

Emergency evacuation plan - What portion of the hotel will be evacuated first, second, etc.? Are employees given detailed instructions on how to guide guests to safety? Are employees instructed to move throughout the building in an orderly manner, placing chalk marks on the doors of all rooms that have been checked?

What training have employees been given in assisting handicapped individuals?

Hotel management staff - number; experience; degrees in hotel management

Security and safety managers - training, experience

Safety committee - members; frequency of meetings; discussion and review of safety issues and problems

Method for ensuring that hearing-impaired guests are assigned to rooms equipped with special alarms

UL-listed central station alarm - monitored at all times by a hotel employee; indicates exact location of fires; designed to allow the alarm to sound only in certain locations or throughout the building as needed

Does the insured have a voice annunciation system that allows messages and evacuation directions to be broadcast to specific rooms and areas, as well as the whole facility?

Operators trained to give evacuation instructions and to remain calm in a crisis

Specific employees designated to respond to fires or other emergencies and assigned specific tasks

Workers trained in first aid and CPR

Additional personnel - Has the insured made reciprocal agreements with nearby hotels to borrow safety or security personnel to assist during an emergency? Have all additional personnel been trained and assigned to perform specific duties in the event of an emergency?

Does management conduct regular fire drills?

Housekeeping and maintenance staff trained not to block exits with carts or equipment

Elevators and escalators - Are they programmed to return to and remain at lobby level as soon as a fire alarm sounds? How frequently are they inspected and maintained, and who is responsible for doing so?

Do security and housekeeping/maintenance workers participate in loss control activities? What are their duties?

Have any building supports been removed or weakened since the original construction of the building?

Heavy machines or equipment - type and location, placed on floors with adequate load-bearing capacity

Building construction - new materials, innovative designs

What is the maximum number of people who could be involved in a collapse when the facility is crowded?

Inspection reports - age and design of building, indications of structural deterioration

History of the structure - past uses, alterations in the building or its occupancy

Architect and design engineer - reputation, experience in the construction of buildings of similar size and design

Local crime rate

What type of security system or plan does the insured have in place?

Security personnel - hotel employees; guard and patrol service; training; experience; duties; uniformed or plainclothes; number on duty during each shift; areas patrolled

Do any security personnel carry guns? What training have such employees had, and how is access to the guns controlled?

Are employees assigned to security given any additional responsibilities?

How does the insured secure and monitor parking areas? Are any secondary exits into and out of parking areas and the building locked or guarded at night? Do employees park and retrieve cars for guests?

Documentation of security precautions and patrols - turnkey system to track progress of security officers; consistently kept written reports by security staff and management; all problems investigated and handled promptly

Does the insured change the room locks if a guest loses a key?

Guests instructed to periodically check locks on all room doors

How frequently is electrical equipment inspected and maintained?

HVAC or ventilation system - documentation of inspections; frequency and scope of inspections; date of last cleaning by experienced contractor

How often are balcony platforms and railings inspected for structural integrity and strength?

Restaurants and bars - table-side cooking; flaming dishes; training and experience of food servers; alcohol

servers trained to deal with intoxicated patrons and ID verification; liquor license

Swimming pools - built to the applicable standards; in compliance with current standards; type of subsequent modifications; certified lifeguard on duty while pool is open; water tested regularly for sanitary conditions

Cleaning and chlorinating schedule; proper use of cleaning and purifying chemicals

Manufacturers' instructions followed when adding chlorine to pools or hot tubs

How frequently are pool ladders, peripheral walkways and other surfaces inspected for hazardous conditions?

Indoor pools - On what floor is the pool located and what is below the pool? Is the load-bearing capacity of the floor and supports sufficient to bear the weight of the water? Are scuppers included to contain leaks and overflow?

Recreational facilities - types of special events or activities provided for guests; guests alerted to the hazards involved in these activities; guests required to sign waivers stating that they have been apprised of the hazards

Are guests informed of any unusual conditions relating to recreational activities (e.g., rip tides)?

Is all exercise equipment examined daily?

Is a professional athletic instructor present in the gym at all times to oversee guests?

Percentage of guests who are **children**

Does the insured provide supervision in game rooms, arcades and other on-premises gathering places for **children**?

Playground equipment - maintenance schedule, use consistent with design capabilities

Baby-sitting services - What type of pre-employment screening is done? How are sitters monitored? How are complaints investigated? How many complaints have been filed? What action did the insured take?

Large crowds - number and types of events held; duration; maximum and average number of guests; crowd control techniques; staff trained to evacuate crowds; single and combined capacity of large group meeting rooms

Does the insured ever permit guests to set up hospitality suites? Are they required to set up tables, carts and other items so that the exits are not blocked?

Conference rooms or halls examined prior to the set up of exhibits

Do hotel electricians inspect all electrical feeds and outlets before and after shows to check for fraying or other damage and assist exhibitors in setting up displays?

Do contracts with the organization sponsoring the show or convention include hold-harmless or indemnification agreements?

Experience and qualifications of maintenance personnel

Does the insured use an outside maintenance firm? What liability is assumed by the insured?

Arrangements made for the prompt removal of snow and ice

Exterminator services - experience; qualifications; frequency of use

Housekeeping staff - qualifications, training; supervision; bilingual instruction provided as needed

Are members of the housekeeping and maintenance staff trained to report any anomalies or hazardous conditions? What procedures are followed when reporting such conditions? Are incentives used to encourage these reports?

Floors waxed with non-skid compound

Bathrooms - cleaned daily when guest rooms are occupied, immediate repair of plumbing leaks

Furniture - inspected upon arrival, frequency of reinspections

Who sets up **children**'s beds or cribs? If guests set them up, what type of instructions are provided? Is assistance offered?

Are all staff members trained to respond quickly and efficiently to guest injuries by administering first aid and/or summoning medical help?

If hospitalization is required, does a staff member accompany the guest to the hospital and make a follow-up phone call or visit?

Elevators and escalators - serviced and inspected regularly; all operating deficiencies recorded; emergency procedures; employees trained to handle routine causes of elevator failure; provisions for emergency power; dependence on the fire department for rescue

Elevator maintenance contractors - experience and qualifications; type of program in place; time needed to reach hotel; areas of responsibility; hold-harmless agreements; maintenance records

Laundromats - frequency with which washers, dryers and other laundromat equipment are inspected,

employee assistance available to guests

Method of selecting subcontractors or recommended firms

What additional services and amenities are provided or recommended by the hotel and how many are run by concessionaires?

Contracts - clearly written; state the extent of liability of all parties; hold-harmless agreements; reviewed by underwriter or legal counsel

Product Liability and Completed Operations

Exposures: Food poisoning. Foreign objects in food. Defective or dangerous gifts or souvenirs. Sports equipment sales and rental. Drugstores.

On-Site Inspection:

Does the insured have a restaurant or bar on the premises?

Types of retail establishments on premises - drugstore; pro shop; gift shops

Types and quality of products sold

Does the insured have food and beverage vending machines?

Items to Investigate:

Manufacturers of goods - identities; reputations; foreign or domestic

Are any restaurants, bars or stores operated and controlled by the insured or by concessionaire? Have hold-harmless agreements been signed?

Food and beverage vending machines - identities of vendor and supplier, frequency of stock replenishment

Professional Liability

Exposures: Medical staff. Beauticians and barbers. Masseurs. Professional athletic instructors.

On-Site Inspection:

Types of professional operations or services offered on premises

Items to Investigate:

Qualifications of all operators providing professional services on the insured's premises

Do operators work for the hotel, conduct business on a concession basis or rent space?

Contracts - degree of liability assumed by the insured, hold-harmless agreements

Methods of quality control and inspection

Workers' Compensation

Exposures: Frequent claims. Slips and falls. Back and other injuries from frequent bending and heavy lifting. Dermatitis and respiratory ailments from harsh cleaning chemicals and pesticides. Falls from roofs, ladders or scaffolds. Vehicular accidents. Intoxicated patrons.

On-Site Inspection:

Number and duties of workers - desk clerks; housekeepers; doormen; reception clerks; concierges; elevator operators; housekeepers; parking attendants; valets; kitchen, restaurant and bar workers; maintenance crews; security and office personnel; sports professionals

Kitchen equipment - types (e.g., food processors, slicers); ages; condition

Types and condition of personal protective equipment - gloves; goggles; respirators; oven mitts; wire mesh gloves; hearing protection

Materials-handling equipment - age; type; condition

Ladders and scaffolds - age; type; condition

Tools - types, condition

Items to Investigate:

Number of full-, part-time and temporary workers

What are the hazards associated with each position and what type of training do employees receive?

How are new employees trained and supervised?

Kitchen equipment - inspected regularly and repaired or replaced as needed

Electrical equipment - grounded, moving parts guarded

Is the maintenance work done by the insured's employees or by an outside contractor?

Frequency with which tools are inspected and maintained

Are employees instructed in how to behave in the event of a robbery?

Pre-employment physical examinations

Safety training - proper lifting techniques, correct use of mobile equipment

Noise levels in lounges or restaurants

Compliance with OSHA requirements - occupational injuries and illnesses logged, medical and first aid provided

Crime

Exposures: Bailee exposure for guests' property. Theft of knickknacks, furnishings and other hotel property. Check and credit card fraud. Large amounts of cash on hand.

On-Site Inspection:

UL-listed money safe

Safes in individual guest rooms - programmable locks, type and quality

Computerized/ultrasonic alarm systems

Pressure-sensitive floor mats

Lie detectors

Room keys - recodable electronic cards, unmarked metal keys

Closed circuit surveillance system - type, locations of cameras

Identification numbers stencilled on all equipment

Items to Investigate:

Loss history

Average and maximum values of the cash and valuables stored in hotel safes

Pre-employment checks on all employees, all references contacted

Security personnel - training, experience; employees or guard and patrol service; bonded

Management supervision

Are guests asked to store jewelry or other valuables in the hotel safe?

Who has access to safes and safety deposit boxes?

Accounting procedures - employees required to sign receipts; cashiers responsible for their own balances; receipts placed in a control depository with supporting reports; bank statement reconciliation and check disbursement functions separated

Checks marked "For Deposit Only" immediately upon receipt

Are checks prepared by machine? Who has access to the signature plate?

Does the insured make frequent, unscheduled bank deposits?

How frequently are internal and external audits performed?

Inventories - accurate lists maintained for all property, lists and duplicates stored in a safe place

Does the insured have a central station alarm monitoring system?

Expensive office machinery - bolted down, equipped with locking devices

Supply rooms kept securely locked, keys issued only to appropriate personnel

Emergency procedures - police reports filed for stolen articles, reciprocal agreement with nearby hotels to borrow some of their security force

Fire and E.C.: Property

Exposures: Arson and incendiary fires. Substantial water and smoke damage. Renovated or preserved historic structures. Unprotected vertical and horizontal openings. Concealed spaces. Inadequate fire detection and suppression systems. Lack of or inadequate evacuation procedures. Faulty wiring. Smoking.

On-Site Inspection:

Age, condition and construction of hotel

Unprotected vertical and horizontal openings - air and elevator shafts; air conditioning and heating ducts; stairways; utility system lines; undivided attics

Lowered ceilings and concealed spaces behind walls

Large open spaces - lobbies; lobby bars or restaurants; atriums

Does the building have adequate fire walls? Have the fire walls been breached during any renovations or rewiring, such as for cable television?

Fire doors - number; locations; equipped with self-closing mechanisms

Is the heating plant located in a separate, fire-retardant room?

Are the insured's buildings constructed in groups? Is it likely that a fire in one of these could be contained?

High-rise buildings

Types and adequacy of electrical systems, standby power equipment, and heating and air conditioning systems

Wiring and electrical system in compliance with NFPA 70, National Electrical Code; aluminum wiring; use of appropriate connectors

Extensive use of computer systems or audiovisual equipment

Electrical equipment - age; type; condition; UL-listed; grounded

Does the fire load include highly combustible items, such as soundproofing materials, interior plywood paneling, wooden stairs or stored wood?

Plastics - drapes; wall coverings; furniture and bathroom fixtures
Use of specially manufactured or treated flame-retardant fabrics in bedspreads, drapes and carpeting
Do all mattresses comply with the Consumer Product Safety Commission (CPSC) standard 1632 FF4-72 and applicable industry standards on mattress flammability?
Extra furniture and bedding - location of storage area; storerooms separated from the rest of the facility by fire walls; sprinklered
Are there any construction sites in or connected to the hotel?
Does the hotel meet and exceed the local fire codes to incorporate additional fire safety procedures and equipment in its internal program?
Sprinkler system - suitable for the occupancy and type of construction; automatically activated by heat or smoke; combined with an alarm system that goes off when sprinklers are activated; compliance with NFPA 13, Standard for the Installation of Sprinkler Systems; use of quick response sprinklers
Compartmentalized floor spaces with fire-resistive dividers and pressurized elevator shafts and stairwells
Are sprinklers fed by the facility's water supply?
Smoke and heat detectors - number, types, locations
Are there conveniently located and clearly labeled fire hoses and alarms?
Separate employee smoking area equipped with proper receptacles
Waste materials stored outside in closed metal containers
Incinerators - age and condition
Does the insured have a laundry facility on the premises?
What are the age, type and condition of the insured's laundry machines?
Laundry chute doors - well maintained, self-closing
Laundry facilities for guest use - age, type and condition of equipment
Flammable liquids and other combustible materials - amounts and types stored on premises; bulk quantities stored in metal, self-closing containers; storage room well-ventilated and cool; in compliance with NFPA 30, Storage of Flammable and Combustible Liquids
On-premises restaurant - fire walls and doors between the restaurant and the rest of the facility; additional fireproofing material around the kitchen ducts that pass through the ceiling; automatic kitchen or stove ducts
Cooking equipment - properly installed; compliance with clearance requirements; stoves and deep fat fryers equipped with hood and duct extinguishing systems
Types and hazards of additional occupancies on the premises or services and amenities provided by the hotel - gift shops; clothing stores; dry cleaning; beauty salons; tours
Casino operations
Water damage - leaking basements; roofs or plumbing; sewer backup; floods from rivers and nearby bodies of water

Items to Investigate:

Does the insured have a written fire safety plan including the duties and responsibilities of all involved parties?
Fire brigades - security and engineering personnel; on duty each shift; trained to handle incipient fires
Fire extinguishers - employees instructed in correct operation, inspected and tagged annually
Fire safety program - professional director, regular safety inspections
Are fire and security patrols extended to include sweeps through any on-premises construction areas?
Private and public fire protection - adequacy; response time; access of apparatus on property
Is the water supply adequate? Is there more than one water main/source for large structures located in cities? Are there hydrants nearby? Does the insured depend on local water resources to back up tank trucks? Does the fire department have equipment to pump water from a swimming pool or lake, if necessary?
Fire alarms directly connected to the fire department; a central monitoring station in the hotel and a UL-listed central station alarm monitoring facility
Exposures from adjacent occupancies
How does the insured control employee smoking?

How frequently is trash collected?

Incinerators - maintenance and inspection schedules, qualifications of repair staff

Laundry facilities - maintenance schedule; day-to-day operating procedures; lint filters cleaned between loads

Pool chemicals - compliance with manufacturers' instructions, training and experience of employees

Cleaning and inspection schedule for kitchen or stove ducts

Flaming dishes - frequency; training of preparers/servers; forbidden if there is insufficient clearance between tables, draperies or other flammable material; compliance with applicable local regulations

Percentage of occupancy - current figures, records for the past five years

To what extent can any changes in occupancy be attributed to changes in the economy, the weather or highway patterns or the degree of competition in the area, and what to the condition of the hotel and the skill of management?

Is the insured's facility located in an earthquake, tornado or hurricane zone? What are the frequency and severity of such occurrences in the area?

Business Interruption

Exposures: Temporary facilities difficult to obtain. Peak seasons. Reliance on advance bookings. Lengthy repair times. Casinos, restaurants and entertainment facilities.

On-Site Inspection:

Separate buildings or fire walls

Ancillary operations - restaurant; bar; casino; entertainment facilities

Items to Investigate:

Peak seasons

Degree of reliance on prescheduled conventions or trade shows

How far in advance are events booked?

How long will it take to repair or rebuild the insured's facility?

Amount of income derived from ancillary operations on a weekly, monthly and yearly basis

Inland Marine

Exposures: Data processing equipment. Telephone switchboard or PBX equipment. Electric signs. Bailee exposure. Artwork. Accounts receivable. Valuable papers and records.

On-Site Inspection:

Cameras and audiovisual equipment - number; types; locations

Artwork and antiques - types; values; security measures

Does the insured own costumes for entertainers?

Does the insured operate a dry cleaning service?

Electric signs - locations; construction; method of securing

Computers - number; type; use; condition

Items to Investigate:

Accounting records, fire safety plans, inspection and maintenance reports - kept up-to-date; stored in a fire-resistant vault or safe; duplicate records should be stored at a separate location; orderly bookkeeping practices

What is the value of the insured's surveillance system?

Are a doorman and other security personnel on duty 24 hours a day?

Types and values of costumes and other miscellaneous items owned by the insured

What type of telephone system does the insured have?

Are there any restrictions on relocating electronic data processing, telephone switchboard or PBX equipment?

What are the average and maximum values of garments in the insured's care, custody and control?

Does the insured allow or encourage guests to deposit valuables in the hotel safe?

Number and values of electric signs owned by the insured

Boiler and Machinery

Exposures: Air conditioning and refrigeration systems. Electrical system and generators. Steam heating/hot water systems. Time element losses: condemnation of foodstuffs; cancellation of conventions; procurement of alternate accommodations for existing guests.

On-Site Inspection:

What are the types, ages and condition of the insured's systems?

Items to Investigate:

Is there a preventive maintenance program and if so, what is the maintenance schedule? What are the qualifications of the maintenance personnel?

Annual infrared or other non-destructive examination of all systems

Are inspections conducted by trained engineers and state-licensed inspectors?

Inspection records - maintained, regularly updated

What are the insured's average and maximum revenues by day, week and special event?

Time Element losses - Does the insured have an alternate accommodations policy? Is this a contractual provision in trade show or conference agreements? Are there other hotels in the vicinity that are owned by the insured and that can be used as substitute facilities?

Average and maximum values and amounts of foodstuffs stored in refrigerators and freezers

OSHA REFERENCES

OSHA Standards: (Pertinent OSHA standards that apply to this classification; for other appropriate OSHA standards, see the Introduction.)

1910.22	General Requirements
1910.25	Portable Wooden Ladders
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