AIU AMALGAMATED Insurance Underwriters

Hotel/Motel Property Appetite Guide

An Exclusive 'All Risk' Property Insurance Facility **For Hotels/Motels.**

AIU, along with its carrier partners manage an exclusive, niche property insurance program underwritten by a group of "A" rated domestic and London based carriers. Program appetite includes all construction classes of well managed hotels/motels, including exterior corridor and non-sprinklered locations. The program offers a rich coverage form, rivaling and at times exceeding the coverage options in the standard markets.

AIU offers enhanced property coverages and many additional highlights, and features:

- $500 Million Blanket Limit
- No Co-insurance
- Full Replacement Cost
- All Perils
- Broad Risk Appetite
- Exclusive Market
- Expedited Underwriting and Quoting Process
- Adequate Capacity for Larger Schedules
- $100 Million Earthquake Sublimit (Excluding CA, AK, HI & PAC NW)
- $100 Million Flood Sublimit (Excluding High Hazard Flood Zones)
- EQSL in all States
- Ordinance or Law Provision
- $1 Million Sewer & Drain Backup
- Optional Equipment Breakdown Coverage
- Optional Terrorism Coverage
- Optional Crime Coverage
- Excluded Areas: TX, OK, CO, LA, FL, NY, HI, Tier 1, or within 10 miles of the Atlantic/Gulf of Mexico

Deductibles:

- $25,000 AOP deductible Including Wind/Hail in most states (5K AOP deductible buyback option available)
- Wind/Hail deductible of 2% / $100K in States of AL, AR, IA, KS, KY, MS, MO, and NE
- 100K named storm deductible
- Standard Flood deductible 250K
- Standard EQ deductible 100K

Appetite:

- **Minimum TIV $4 Million**
- **Max TIV (per location) 40 Million**
- Older and Newer well-managed Hotels/Motels and Resorts, with focus on Frame and JM construction
- Exterior Corridor Hotels and Motels acceptable
- Franchise and Non-Franchise Locations acceptable
- Geared towards 2-3 Star Locations acceptable
- Roadside Hotels/Motels acceptable

WSIA

TARGET MARKETS Program Administrators Association

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