



HOSPITALITY PROGRAM



At XS Brokers, we've specialized in all facets of the Hospitality industry for over four decades, giving us a deep understanding of the unique needs and requirements of your business owners.

Leveraging this expertise, we're excited to introduce a new program specifically designed to deliver superior coverage, competitive pricing, and exceptional service to five of the fastest-growing segments in the industry:

- GENTLEMEN'S CLUBS – INCLUDING NEW VENTURES
- BANQUET HALLS
- CATERING HALLS
- WEDDING VENUES
- CIGAR BARS
- NIGHTCLUBS

KEY HIGHLIGHTS

Our program delivers preferred pricing and enhanced coverage options, designed to provide innovative, nationwide solutions tailored to your needs. Below are key highlights of what our program offers.

A.M. BEST RATING: A- or better carrier rating

COVERAGE OFFERINGS:

- Property
- General Liability
- Liquor Liability
- Umbrella & Excess Liability
- Equipment Breakdown
- And more

EXPANDED COVERAGE OFFERINGS:

Our program offers expanded coverage options for target classes, including the ability to add the following enhancements for a nominal additional premium:

- Assault & Battery
- Hire and Non-Owned Auto

LIMITS: Various

AVAILABILITY: Nationwide

REQUIREMENTS

PROGRAM MINIMUM PREMIUMS & REQUIREMENTS:

- Cigar Bars – Minimum premium \$5,000
- Banquet & Catering Halls and Wedding Venues
 - > Minimum premium \$25,000
 - > Liquor sales minimum: 50% of gross sales.
- New Venture Gentlemen's Clubs
 - > Minimum premium \$25,000
 - > Property minimum premium \$5,000

SUBMISSION REQUIREMENTS:

- Completed ACORD application.
- Full description of operations including those of additional named insures.
- 5-year loss runs and claims details for losses of more than \$10,000
- Completed appropriate supplemental applications:
 - > Restaurant, Bar, and Tavern Supplemental Application [CLICK HERE >](#)
 - > Adult Club/Nightclub Supplemental Questionnaire [CLICK HERE >](#)



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www.xsbrokers.com