
FLORIDA HOSPITALITY GUIDELINES

Limits

Property: (BPP & BI Monthly Limit)	\$ 500,000 (\$100,000 Frame)
Liability:	\$ 1/\$2,000,000 (A&B \$1 MIL)
Liquor Liability:	\$ 1/1,000,000
Umbrella Liability	\$ As needed

Property Guidelines:

- No property within 1 mile of the coast and **No Building** anywhere in FL
- Risks 1 to 3 miles of the coast, JM or better construction, must have wind excluded.
- Risks JM or better const. over 4 miles from the coast have 5% wind deductible with a \$1,000 min.
- Frame Construction min. 3 miles from coast, wind excluded, Max TIV is \$100,000.
- Metro Areas need central station alarms to qualify for theft coverage and Plus D.
- BI available on 1/3, 1/4 and 1/6 monthly limits. (Mandatory waiting period of 72 hours).

Entertainment Guidelines

Acceptable Risks with Full A&B

Risks with piano, soloist and or maximum of three piece Jazz, Blues or similar easy listening groups playing dinner music. This does not include Hip-Hop, alternative rock, etc.

No Doormen, Bouncers or DJ's, except a DJ associated with Karaoke & limited to two pool tables.

Acceptable Risks with A&B excluded

Risks with light entertainment, including dancing with no more than three doormen or security personnel subject to:

- Dance floor no more than 400 sq ft and at least 30% food receipts.
- Med Pay excluded on risks with dancing, band limited to 5 pieces, jazz or comedy clubs less than 3000 sq feet and 200 seating capacity and a maximum four pool tables.
- Three year currently valued loss runs with NO A&B claims for five years.

Risks which do not meet these guidelines may fit into our E&S program, please see our E&S guidelines or contact your underwriter for more information.