

# Destination Resorts & Hotels



**FOR MORE INFORMATION,  
PLEASE CONTACT:**



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 <p><b>GREEN</b> Let's Go!</p>	 <p><b>YELLOW</b> Caution light</p>	 <p><b>RED</b> Sorry, not our cup of tea</p>
<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Independently owned resort hotels located in vacation destination areas</li> <li>- Boutique hotels with less than 100 units</li> <li>- Luxury guest ranches with a main lodge facility</li> <li>- Country inns with fine dining restaurants</li> </ul>	<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Exterior entry hotel/motel with a nightly rate of at least \$500</li> </ul>	<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Beachfront hotels</li> <li>- Waterpark resorts</li> <li>- Casino/gambling hotels</li> <li>- Urban high-rise hotels</li> <li>- Resort campgrounds /RV parks</li> <li>- Franchised overnight stay hotels</li> <li>- Budget hotels</li> <li>- Bed and breakfast inns</li> <li>- Resorts with no main lodging facility (cabin only)</li> <li>- Older residential condo associations</li> <li>- Residential/resort condos over four stories high</li> <li>- Timeshare resorts or condos</li> </ul>
<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Premium greater than \$25K</li> <li>- In operation 5 or more years under current management</li> <li>- Buildings less than 25 years old or fully renovated within the last 15 years (including roof)</li> <li>- Risks that are not located in CAT prone areas</li> </ul>	<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Unprotected property</li> <li>- Close proximity to high hazard wildfire zones</li> <li>- Buildings more than 25 years old</li> <li>- New operations or changes in ownership</li> <li>- Summer camp/daycare operation</li> <li>- Equestrian operation</li> <li>- Waterslides, diving boards, climbing walls, zip-lines, trampolines, ropes courses</li> </ul>	<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Premium less than \$25K</li> <li>- Located in high hazard wildfire zones</li> <li>- Florida risks requiring windstorm coverage</li> <li>- Large marine operation (boat rental, fueling)</li> <li>- Covered docks</li> </ul>