




Destination Resorts & Hotels



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