



GREEN
LET'S GO!



YELLOW LIGHT



RED SORRY, NOT OUR CUP OF TEA

RISK TYPE

- 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

RISK TYPE

Timeshare condos with less than 4 stories

RISK TYPE

- · Residential condominiums
- Timeshare condos with 4 or more stories
- 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

RISK CHARACTERISTICS

- 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

RISK CHARACTERISTICS

- · Unprotected property
- Close proximity to high hazard brush 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

RISK CHARACTERISTICS

- Premium less than \$25K
- Located in high hazard brush zones
- Florida risks requiring windstorm coverage
- Large marine operation (boat rental, fueling)
- Covered docks



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