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HOSPITALITY BUSINESS (RESORT & MIXED-USE) — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for resorts and mixed-use hospitality properties. Priorities reflect typical exposure; confirm against every operation on site.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability**	Covers guest injuries across all operations — confirm no activity or amenity exclusions.	CORE
☐	**Liquor Liability**	Covers every outlet that serves alcohol.	CORE
☐	**Abuse & Molestation / Human Trafficking Coverage**	Covers lodging-related trafficking and misconduct claims.	CORE
☐	**Umbrella / Excess Liability**	Adds limits sized for a multi-operation property.	CORE
☐	**Commercial Property & Business Income**	Covers all buildings and lost revenue from every operation.	CORE
☐	**Professional Liability (Spa)**	Covers spa treatment injuries — excluded from GL.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage that falls between operations. A resort's rooms, bars, spa, pools, and events each have their own severity drivers, and each policy may assume another covers the overlap — especially for third-party concessionaires. Properties should inventory every operation, confirm which policy responds to each, and require concessionaires to carry insurance naming the property.