

EXCESS & SURPLUS LINES



HOSPITALITY INDUSTRY



TOKIO MARINE  
SPECIALTY

[TMSIC.com](http://TMSIC.com)

# HOSPITALITY INDUSTRY

Tokio Marine Specialty will selectively entertain and tailor coverage for establishments within sections of the hospitality industry including the selling, serving, or furnishing of alcoholic beverages.

## Target Classes

- Bars & Taverns
- Beer gardens, microbreweries, and microdistilleries
- Restaurants
- Hotels/Casinos
- Catering halls
- Special events
- Wine tasting
- Whiskey bars
- Comedy clubs

## Targeted Characteristics Include

- Local establishments
- Single or multi-locations
- Privately owned or chains
- Product Liability for brewing exposures or retail sales
- Restaurant, hotel, theater, and bar exposures
- Alcohol sales up to 100% of receipts

## Unacceptable Classes

- Nightclubs (may be eligible for monoline property)
- Gentlemen's clubs
- College bars
- Pyrotechnics

## Coverages/Capacity

**Commercial General Liability** – \$1M each occurrence

- Assault & Battery coverage available up to policy limits for acceptable risks
- Employee Benefits coverage available
- Additional Insured – managers or lessors of premises

**Liquor Liability** – \$1M each common cause

**Excess Liability** – Up to \$25M in limits

### Property

- Commercial property coverage up to \$10M per risk
- Ability to write coastal risks including wind & hail coverage (depending on state and distance to coast)
- Equipment breakdown including spoilage coverage available as optional coverage
- Property Enhancement Endorsement available including Money & Securities, Backup of Sewers and Drains, and other additional coverages

## Financial Security

- A.M. Best rated A++
- Standard & Poor's assigned A+

## Services

- Risk Management Services

# ABOUT US

## Company Profile

Tokio Marine Specialty Insurance Company (TMSIC) is an Excess & Surplus lines commercial insurance carrier serving specialized industries in all 50 states, Washington, D.C., and the U.S. Virgin Islands. TMSIC is a member of Tokio Marine Group. Based in Japan, Tokio Marine Group has more than 30,000 employees in 39 countries, and is ranked within the Top 20 life/non-life insurance company groups in the world based on market capitalization.

TMSIC is also an affiliate of Philadelphia Insurance Companies (PHLY). For over 50 years, PHLY has offered specialized Property & Casualty and Professional Liability products for niche markets nationwide. TMSIC and PHLY share ratings of "A++" (Superior) from A.M. Best Company and "A+" from Standard & Poor's. TMSIC was created in 2012 to serve as the Excess & Surplus lines platform for all Tokio Marine Group subsidiaries operating in North America, including PHLY.

## Tokio Marine Specialty Industries

Contractors  
Environmental  
Hospitality  
Manufacturing  
Real Estate/Habitational  
Retail  
Excess Coverage

# SURPLUS LINES BROKERS CONTACT US

Call us at **855.585.6322** or contact your local PHLY Marketing Representative: ([www.PHLY.com/AboutPHLY/Offices](http://www.PHLY.com/AboutPHLY/Offices))

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E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)

# TMSIC.com

Tokio Marine Specialty Insurance Company, a member of the Tokio Marine Group, is an authorized excess and surplus lines insurance carrier in all states and D.C. Tokio Marine Specialty Insurance Company is not licensed or admitted in any jurisdiction except Delaware where it is a domestic insurer licensed to write surplus lines. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2016 Tokio Marine Specialty Insurance Company, All Rights Reserved.

To Be a **Good Company**

