



## **RMS Hospitality Group – Hospitality Insurance - Commercial Property, Liability & Excess Program Available in All States**

### **OVERVIEW**

ANE, Agency Network Exchange, has partnered with RMS Hospitality Group to provide its member agencies with a Commercial Property, Liability and Excess Program for the hospitality industry. RMS Hospitality Group is a specialized MGA Program Division of RMS Insurance Brokerage, LLC.

### **TARGET INDUSTRIES**

- Pubs, Taverns and Sports Bars
- Nightclubs, Lounges
- Restaurants, Franchise Restaurants
- Live Music Venues
- Exotic Clubs
- Catering Halls

### **COVERAGES AVAILABLE**

- Property
- General Liability
- Liquor Liability
- Assault & Battery
- Hired Non-Owned Auto
- Excess Liability
- Employment Practices Liability

### **PROGRAM HIGHLIGHTS**

- Monoline General Liability or Package Available
- Up to 100% liquor sales
- Entertainment allowed
- Security allowed
- New ventures acceptable

### **SUBMISSIONS**

To qualify for the program, agents need to submit the following:

1. Application: A completed ACORD Property, General Liability and Excess application signed by the retail agent, submitted at a minimum 60 days prior to expiration;
2. RMS Supplemental Application: There is one for Bars, Night Clubs, and Exotics and a separate application for Franchise Restaurants;
3. Premium & Loss Runs: Previous carrier premium & loss history for no less than the prior four years, in addition to the current/expiring year and carrier loss runs valued within 90 days of the effective date;
4. Losses over \$25,000: Detailed written explanation of any claim over \$25,000;
5. Financial Information: Latest available financial statement for accounts over \$250,000.

### **HOW TO SUBMIT AN APPLICATION**

- Applications can be submitted to [Submit@rmsmg.com](mailto:Submit@rmsmg.com)
- Email questions and supporting documentation to: Donna Mis – [dmis@rmsmg.com](mailto:dmis@rmsmg.com)
- No risk shall be quoted until a fully completed application is received.

\*These insurance products are underwritten based on the underwriting standards and guidelines established by the Program Administrator.

## **MARKETS**

\*Program markets are exclusive to RMS Hospitality Group

### Package and Monoline General Liability (Program Markets)

- Munich Re
- Lexington Insurance
- Clear Blue Specialty
- Lloyds of London (Franchise Property)

### Wholesale Market

- James River
- ICAT (Named Storm)
- SOMPO International

### Excess (Program Market)

- Great American Excess & Surplus Lines

### Employment Practices Liability

- Great American Insurance Company (Admitted)

## **LOSS CONTROL**

All accounts are loss controlled after binding within 30 days.

## **COMMISSION**

- Package/Monoline General Liability – 10%
- Excess Liability – 8%
- Employment Practices Liability (for eligible classes) – 10%

## **FILINGS**

RMS Hospitality will do all surplus lines filings. **All brokers must hold licenses in the states they are conducting business in.**