



Hotel/Motel Program

Morstan General Agency is proud to now offer a Hotel/Motel Program.

This Program is specifically designed to provide Hotel/Motel owners with comprehensive coverage at competitive rates and the piece of mind you come to expect from an admitted Insurance Company. This Program is now available in the following states: New Jersey, Pennsylvania, Massachusetts and Connecticut.

Our Hotel Motel Program Provides the Following Coverages:

- *Property*
- *Liability*
- *Umbrella*
- *Worker's Compensation*
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In addition to offering a very comprehensive insurance product, we provide excellent Loss Control services to assist Hotel/Motel owners prevent or reduce losses at no additional cost.

Some of the Program Coverage Highlights are as Follows:

Property:

- Special Cause of Loss Coverage
- Deductible Options: \$500, \$1,000, \$2,500 \$5,000, \$10,000
- Replacement Cost
- Agreed Amount
- Property Enhancement Endorsement
- Ordinance or Law Coverage
- Inflation Guard
- Equipment Breakdown
- Accounts Receivable
- Valuable Papers
- Money & Securities
- Signs & Exterior Grade Floor Glass
- Business Interruption

General Liability:

- Comprehensive General Liability Coverage
- Limits Offered
 - \$500,000 / \$1,000,000
 - \$1,000,000 / \$2,000,000
- Innkeepers Legal Liability \$1,000 / \$10,000
- Employee Benefits Liability
 - Up to \$1,000,000 Limits
- Liquor Law Liability
 - Up to \$1,000,000 Limits
- Hired & Non-Owned Auto
- Employee Dishonesty
- Garagekeepers Legal Liability
 - Up to \$300,000 Limits

Please contact us should you have any questions about this exciting new Program!



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