

HOSPITALITY COVER PLUS+

Hospitality Risk Management



GUEST VEHICLE SECURITY

Hotel parking, whether for guest or employee use, should be in a well lit area, ideally within view of the hotel entrance. Car thefts are committed by both professionals and amateurs. However, straightforward and inexpensive maintenance can significantly reduce the likelihood of crime.

Good lighting is one of the biggest deterrents to criminal activity. The entire parking lot should be evenly lit, with no dark corners or blind spots. Motion activated lights can also bring attention to movement in low-traffic areas. Make sure that stairwells, lobbies, walkways, and separate entrances are well lit as well. Any faulty or burnt out lights should be promptly repaired.

Landscaping, including shrubs and hedges should be kept well trimmed to prevent overgrowth, hiding spots, or areas of poor visibility. Open sight lines from the front desk or hotel lobby are valuable in crime prevention. A parking lot with neglected lighting, landscaping, or maintenance can signal low oversight and attract criminal activity.

Gated or key card access can limit who can enter a lot. A simple barrier fence also forces would be thieves to think twice.

Train hotel team members to keep an eye on the lot and report suspicious activity immediately to management.

Advise guests about security features at checkin. Remind them not to leave valuables visible and lock their vehicles. This reduces incidents and also signals that the hotel takes both guest and property security seriously. This may also include posting signage reminding guest's to take all personal belongings.

Any incidents involving hotel, guest, or employee vehicles should be reported to both local police and the Risk Management Team. Guests should also be advised to report any vehicle related incidents to their personal or business automobile insurance carrier.

DID YOU KNOW?

According to the National Insurance Crime Bureau (NICB), vehicle thefts in the US experienced a 16.7% annual decrease in 2024, the largest decline in 40 years. However, certain vehicle types, such as Kia and Hyundai models, continue to be disproportionately targeted.

FROM YOU

- Q:** What are the most frequent claims at hotels?
- A:** *By far, the most frequent General Liability (GL) claims are related to slips, trips, and falls. Ongoing inspections, maintaining clear and dry surfaces, designing for safety, contractor awareness, and empowering staff through training can greatly reduce the likelihood of these incidents.*

CONTACT

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ANTI-HARASSMENT TRAINING

Any harassment at the hotel is strictly prohibited. This includes any harassment or discrimination based on race, color, national origin, ancestry, creed, religion, age, citizenship, veteran status, sex (including pregnancy, childbirth, breastfeeding, or related medical conditions), sexual orientation, gender, gender identity, marital status, physical or mental disability (actual or perceived), medical condition, or any other basis prohibited by applicable federal, state or local law.

Harassment is not tolerated in the workplace, including by managers, co-workers, customers, vendors, or independent contractors. Management should be immediately notified of any such conduct.

Sexual harassment is a form of prohibited harassment that warrants particular attention. It is generally defined as unsolicited and/or unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature directed to a person of the same or of the opposite sex when one of the following is true:

- Submission to such conduct is explicitly or implicitly made as a term or condition of employment
- Submission to or rejection of this conduct is used as a basis for an employment decision
- Such conduct has the purpose or effect of interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment

Examples of sexual harassment include, but are not limited to the following types of behavior:

- Excessive, one-sided, romantic attention in the form of requests for dates, texts, calls, or emails
- Unwelcome sexual advances, such as requests for dates or

propositions for sexual favors, whether or not they involve physical touching. This may include an expression of sexual interest after being informed that the interest is unwelcome or a situation which began as reciprocal attraction, but later is no longer reciprocal

- Offering employment benefits in exchange for sexual favors
- Unwelcome leering, whistling, brushing against the body, sexual gestures, suggestive comments, staring, sexual flirtation, or propositions
- Displaying sexually-suggestive objects in the workplace, telling or showing sexual jokes, stories, drawings, pictures, or gestures
- Making or repeating a sexually-related rumor about another employee
- Making an inquiry into an employee's sexual experiences
- Making a threat after a negative response is made to a sexual advance
- Unwelcome physical contact, including pats, hugs, brushes, touches, shoulder rubs, assaults, or impeding or blocking movements
- Physical assault, such as rape, sexual battery, an attempt to commit an assault, or intentional physical conduct, such as impeding or blocking movement and touching or brushing against another employee's body
- Making a derogatory comment or joke regarding an individual's sexual orientation or perceived sexual orientation

Additionally, it is important to remember the following:

- A man or woman may be the harasser of the same or opposite sex as the victim
- The harasser does not have to be the victim's supervisor

- The victim does not have to be the one to whom the remark or conduct is directed, but may be someone in the area who overhears the remark or observes the conduct and is offended.
- A consensual relationship may lead to claims by non-involved employees who believe that they were disadvantaged when favoritism was not shown to an employee who did not have a romantic relationship with the person granting the favors. If such sexual favoritism is widespread, it may send a message that employees must consent to such relationships as a term or condition of employment.

All employees are responsible for ensuring that harassment does not occur and conducting themselves in an appropriate and professional manner. Every employee, whether witness, complainant, or alleged harasser, is expected to cooperate fully with every investigation. Employees may also help to prevent harassment by taking the initiative to report conduct that they believe to be harassment.

Employees are expected to immediately report any inappropriate behavior to their immediate supervisor, regardless of whether the behavior is directed towards them or towards another employee or guest. Hotel management is responsible for setting the tone for a harassment-free work environment and for taking appropriate measures, whether or not a complaint has been received, whenever they witness or learn of behavior which could be perceived as harassment.

GUEST'S PERSONAL INFORMATION

Every hotel holds a significant amount of private, personal guest information. This is any data that can be used to identify, contact, or trace an individual (guest or employee). All of this information should be protected to the utmost level of internal and external security. This includes traditional Personally Identifiable Information (PII) such as:

- Name
- Address
- Credit Card Number, Type, & Expiration Date
- Phone Number
- Email Addresses
- Drivers License
- Race or Gender
- Biometric Identifiers
- Birthdate
- Passport Number

As well as guest stay details, including:

- Room Number
- Vehicle Information
- Companion Descriptions
- Check-in & Check-out Details
- Payment & Travel Details
- Medical Information
- Claim Details
- Brand Reward Status
- Account Status
- Frequent Flyer Information
- Disability
- Past Stays
- Animals

Stay details should not be provided to any person other than the registered guest, including spouse's family members, or employers. In order to confirm that the registered guest is the person requesting the information, a valid, government issued photo ID, passport, or drivers license should be provided in person. This information should not be provided over the phone or via email. A valid ID should also be required for registration, as well as any original or replacement room keys. Hotels should implement a training program that details the hotel's expectations for guest data protection as part of new employee orientation.

To safeguard guest personal information, the Hospitality Cover Plus+ Risk Management Team recommends the following:

- Employees should not discuss guest activities, specifically in public and common areas
- Use a timed screensaver lock for computer programs, requiring login credentials before unlocking the screen
- Train all employees to maintain strict key and password control
- Do not allow guests in any back of house areas; including behind the front desk, in management offices, or storage areas
- Restrict building and floor specific access to registered guests only
- Report all suspicious activity to management and local police
- Conduct daily property tours to assess all potential security hazards and commit to continual training of employees and management team

ADDITIONAL RISK MANAGEMENT RESOURCES, INCLUDING YOUR GUIDE TO CLAIMS REPORTING, ADDITIONAL CLAIMS FORMS, PAST AND CURRENT NEWSLETTERS ARE ALWAYS AVAILABLE ONLINE AT:

WWW.HOSPITALITYCOVERPLUS.COM

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