

# HOSPITALITY COVER PLUS+



Hospitality Risk Management

MAY 2021

## GUESTS' PERSONAL INFORMATION

Every hotel holds a significant amount of private, personal guest information. All of this information should be protected to the utmost level of security. This includes traditional Personally Identifiable Information (PII) such as:

- Name
- Address
- Credit Card Number & Expiration Date
- Phone Number
- Email Addresses
- Drivers License

As well as additional guest details including:

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

This information should not be provided to any person other than the registered guest. 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 email. A valid ID should also be required for registration, as well as any original or replacement room key issued.

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

- Employees should not discuss guest activities, specifically in public areas
- Use a timed screensaver lock for computer programs, requiring the correct login before resuming the program and unlocking the screen
- Train all employees to maintain strict key 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 when necessary
- Conduct daily property tours to assess all potential security hazards and commit to continual training of employees and management team

## DID YOU KNOW?

Due to rapidly climbing scrap prices of precious metals, such as palladium and rhodium, there has been a significant increase in the rate of theft of catalytic converters from vehicles across the country. Thieves frequently target taller vehicles, such as trucks and shuttle vehicles, because they can easily maneuver under the vehicle to access the catalytic converter. In order to combat theft, park all hotel vehicles in well-lit areas close to building entrances. If possible, the hotel may consider welding the catalytic converter to the vehicle's frame or engraving the vehicle's VIN on the catalytic converter.

## FROM YOU

- Q:** What should the property do if the police request information regarding a guest or situation?
- A:** The Hospitality Cover Plus+ Risk Management Team recommends full cooperation with any and all police warrants. In certain circumstances, police may request personal guest information without a warrant. This may include dates of stay, contact information, payment information, or vehicle descriptions. In such circumstances, these requests should be directed to management and the Hospitality Cover Plus+ Risk Management Team.

## 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. The items detailed below serve as an overview, and should not be used as a replacement to the hotel's anti-harassment program.

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 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 substantially 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 note 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 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 by conducting themselves at all times 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 oppose and report conduct that they reasonably 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 himself, herself 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.

## CERTIFICATES OF INSURANCE

Any and all individuals, vendors, contractors, or third party firms performing services on the property must provide a compliant Certificate of Insurance (COI) before commencing work. The COI must do the following:

- Show proof of adequate insurance coverage for the individual or contractor as relates the services being provided, including: General Liability, Workers' Compensation, Automobile, and Umbrella coverage
- Reflect an insurance carrier with a financial rating certified by A.M. Best Rating as A-, X or stronger
- Reflect insurance coverage currently in force
- Name property ownership and management entities as "Additional Insured"

The specific limits required for each type of contractor and vendor, as well as sample language for requesting COIs, are available in the customized Certificate Procurement Program that you received for your hotel. If your property is in need of an updated copy, please contact the Hospitality Cover Plus+ Risk Management Team.

If Additional Insured status is granted on the COI only "where required by written contract" this stipulation should be included in the contract before execution or the language should be removed from the Certificate of Insurance.

Sole proprietors, without exception, must also carry insurance

coverage which meets or exceeds the levels outlined in the Certificate Procurement Program for your hotel. This requirement always includes workers' compensation coverage.

Below is a list of some of the types of vendors which must provide a compliant COI to work on your property:

- Staffing Companies
- Landscapers & Snow Removal Services
- Shuttle Services
- Electricians, Plumbers & Painters
- Contractors
- Roofers
- Caterers
- Valet
- Spa Operators
- Lifeguards
- Street & Road Pavers
- Retail Tenants

Upon receipt of a COI from a potential or current contractor, forward it to the Hospitality Cover Plus+ Risk Management Team for review. The team will provide a prompt review and detail any required revisions or inadequacies.

Failure to procure necessary COIs leaves property ownership and management open to claims and lawsuits which may arise from the negligence of uninsured or underinsured service providers. If you are unsure as to whether a COI is needed or experience difficulty in obtaining a COI, please contact the Hospitality Cover Plus+ Risk Management Team for assistance.

## QUARTERLY INSURANCE MARKETPLACE UPDATE

The hospitality insurance marketplace remains cautiously optimistic about the progress being made with the rollout of COVID-19 vaccines, resulting in increased travel and higher occupancy percentages at many hotels around the country. That said, hotels continue to face exposures specific to the pandemic that are causing some very unusual claims in the areas of Property, General Liability and even Automobile. Further, the apparent shortage of housekeeping staff appears likely to impact the workers' compensation claims activity as understaffed hotels attempt to turn rooms with less staff and increasing occupancy.

In property insurance countrywide, natural catastrophes (hurricanes, tornados, storms, etc.) totaled nearly \$80 Billion in damage in 2020, including the most active North Atlantic hurricane season on record (30 named storms). Estimated damage costs from the winter storms in Texas, this year alone, are estimated to exceed \$50 Billion. These factors, combined with an overall decrease in insurance carrier profitability, continue to drive rate increases coupled with a reduction in capacity (availability of limits of coverage).

Our team will continue to assist you in managing the property and liability exposures at your hotel, which will significantly reduce claim activity and set you apart from the average hotel. The Hospitality Cover Plus+ Risk Management Team looks forward to continuing to work with you and your team in the implementation and execution of the risk management techniques that continue to make a proven difference.

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](http://WWW.HOSPITALITYCOVERPLUS.COM)

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