



Reduce Your Risk at Your Hotel | February 2023

Guest Incident De-Escalation

There continues to be a significant number of reported incidents of guest altercations, both with other guests and hotel employees. Ongoing environmental stressors have resulted in continued occurrences of travel rage and guest confrontations. **Below are some situations that have led to confrontations:**

- A hold has been placed on a guest's credit card to finalize a reservation
- A misunderstanding has occurred, and a team member requests that a guest repeat information
- A child is in the lobby, pool, fitness center or a common area unattended by a parent
- Housekeeping attempts to conduct a health and wellness check on a room and is denied access by a guest
- Linen changes are less frequent, or the linens are provided outside of the guest room.
- Late checkout or early check in is not available due to housekeeping restrictions
- A guest with franchise privileges is assisted in advance of another guest
- An argument escalates between multiple guests at a wedding or social event

Each of these scenarios can lead to a potentially volatile situation between guest, employees, or outside contractors. **TPG Hotels & Resorts**

Risk Management Team strongly encourages all employees to practice de-escalation techniques, including:

- Be empathetic and nonjudgmental.
- Respect personal space
- Use nonthreatening nonverbal gestures
- Remain calm, rational, and professional
- Focus on the guest's feelings
- Set limits through respectful, simple responses
- Allow flexibility where appropriate and possible

The TPG Hotels & Resorts Risk Management Team does not expect team members to serve as security or law enforcement. In any circumstance where a team member feels threatened, appropriate law enforcement should be notified.

The TPG Hotels & Resorts Risk Management Team also recommends viewing a webinar specifically related to the de-escalation of guest incidents. This is provided in partnership with Sompo International (the TPG Hotels & Resorts Master Insurance Program partner), and is led by a retired FBI Special Agent, SWAT Team Member, and hostage negotiator. **This webinar can be found at the following link:**

[Guest Incident De-escalation Video](#)

Did You Know?

Many hotels join local business or hospitality oriented professional groups to share both planning and security details specific to a given locale. This may include upcoming civic events, potential security issues, or planning for upcoming extreme weather events. These groups can also serve as a resource to share best practices, vendor recommendations, and notifications regarding any security alerts.

From You?

Q: I have requested a Certificate of Insurance from the hotel's snow removal contractor but have not received a response from the contractor. How long should it take for the contractor to provide a Certificate of Insurance?

A: A contractor's insurance broker should be able to provide a Certificate of Insurance, naming both hotel ownership and TPG Hotels & Resorts as Additional Insured, within 1-2 business days.

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.

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 internal and external security. **This includes traditional Personally Identifiable Information (PII) such as:**

- Name
- Address
- Credit Card Number & Expiration Date
- Phone Number
- Email Addresses
- Driver's 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

Stay details 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 driver's 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 TPG Hotels & Resorts 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

Hotel Insurance Marketplace Update

There are a number of factors which continue to impact business insurance coverage in 2023. Labor shortages are specifically an issue for the hospitality sector. The scarcity of hospitality staff, as well as the expense to recruit and keep employees, has made it increasingly difficult to adequately staff a hotel. Supply chain disruptions and inflation issues are also impacting hotels and the insurance carriers that provide their insurance coverage. The 2023 insurance market forecast indicates a continued rise in pricing in property (10-20%), general liability (7-12%) and excess liability coverages.

Controlling claims continues to be the key to controlling insurance premium costs at your hotel. As both general liability and property claims in the hospitality sector continue to be an issue, it is critical that you are following your procedures for property maintenance and guest safety. To that end, each hotel should secure the proper contracts and certificates of insurance from any contractor or service provider that comes on-site. As always, we recommend providing copies of the certificates of insurance and contracts for our review and input. In the event of a claim, these documents assist in the defense of ownership and management, which serves to reduce the financial exposure to ownership and management, as well as reducing the overall claims and insurance costs.

Examples of common contract or service providers:

- Snow Removal Contractor
- Landscaping Contractor
- Restaurant (if operated by a third party)
- Electrician, Plumber, & Roofer

- Elevator Maintenance Contractor
- Sprinkler Maintenance Contractor
- Tenant (third party retail or commercial tenant)
- Security
- Valet
- General Contractor

Continuing to follow your safety and risk management programs and protocols, including the documentation of those activities, is more critical than ever. It is paramount to differentiate yourselves from the average hotel around the country. In this way, you can outperform, and thus realize more competitive rates than what the marketplace is delivering on average to your competitors. If you have any questions on this or need any assistance, please contact us at any time.

Our team will continue to assist you in managing the property and liability exposures at your properties, which will serve to reduce claims activity and set you apart from the average hotel.

Additional risk management resources, including your guide to claims reporting, additional claims forms, past and current newsletters are always available online at : <https://www.dii-ins.com/specialty-programs/tpg-master-insurance-plan/>

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