

## Hotel & Motel Business Insurance

Hotels and Motels carry special risk and require a special package of insurance products to protect them from those risks. Our access to the largest and best insurance companies available allows us to provide the best products in a superior package. Below is a list of the most popular insurance products we offer in our **SteelePac**® insurance packages.

### Available Coverage

Our **SteelePac**® program gives you the flexibility to choose coverage's you need without paying for the ones you don't.

Coverage	Description	Building Coverage
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	Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.	
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Optional Coverage Increase Available For: Other appurtenant building structures on premises, Walkways, patios and signs, fences, exterior and interior building glass.

**BOP (Business Owners Policy)** is a package product for small businesses that combines property & general liability protection into one product. **Ordinance of Law Business personal**  
Increased cost of construction due to changes in building codes  
Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care. **Business Income / Interruption**  
Covers cost up to 12 months to continue operations while repairing damage to reopen business. Includes coverage for extra expense in doing so. **Guests' property**  
Covers loss to guest property while in your care. **General Liability**  
Covers medical expenses, attorney fees and damages when you're legally responsible.

### Medical Payments

Covers medical bills of people injured on your property or as result of your operations. Unlike other liability coverage's this one pays out immediately and without determination of fault. **Workers Compensation**  
Covers medical cost for an injured employee. Also may pay out partial lost wages if injury causes employee to take time from work. **Disclaimer: Commercial Insurance**

The coverage information is provided as a general reference to help you better understand

types of insurance coverages available. Insurance information provided may not represent all insurance coverages available and does not refer to any specific contract of insurance, or modify any definitions expressly stated in any contracts of insurance. Every business has its own specific risks. For a better understanding of your specific needs please call or email one of our Insurance Specialists.

Currently Carroll Steele Insurance only offers insurance products to Massachusetts base companies.