



This Certificate of Coverage, together with the Master Policy to which it is attached, establishes the policy issued to the "Named Insured Member" listed below. Any coverage listed below is subject to the terms, conditions and limitations set forth below and in the Mater Policy referenced.

Program: InsuraGuest Hospitality Liability

Master Policy Number: GLO-069368

Certificate Number: 20-000002

Policyholder:

InsuraGuest Risk Purchasing Group, LLC
2725 East Parleys Way, Suite 170
Salt Lake City, UT 84109

"Named Insured Member":

InsuraGuest Risk Purchasing Member

ITEM 1 "Eligible Bookings": Incepting:
At 12:01 A.M. Standard Time at the mailing address of the policyholder shown above.

ITEM 2 INSURER: Crum & Forster Specialty Insurance Company
305 Madison Avenue
Morristown, NJ 07960
PRODUCER: InsuraGuest Insurance Agency
2725 East Parleys Way, Suite 170
Salt Lake City, UT 84109
(212) 466-6200 Ext. 5
support@insuraguest.com

ITEM 3 Description of Operations: "Room rentals" under an "eligible booking" by the "Named Insured Member" shown above on this Certificate.

ITEM 4 Schedule of Charges: Refer to MN 70 MR Monthly Reporting Form

Total Premium Due From The "Certificate Holder": Monthly Reported by InsuraGuest

ITEM 5 Hospitality Liability Schedule of Coverage(s) and Limits of Insurance:
Aggregate Limits apply to each Coverage Level and only to the "Named Insured Member" shown above

Standard Coverage Level "Room Rentals"

Aggregate
Guest Loss of Personal Articles Coverage
Occupant Liability Coverage

Limit

\$250,000 Annual Policy Period
\$2,500 per "Guest Stay Period"
\$1,000 per "Guest Stay Period"

Deductible

\$500 per claim
\$250 per claim

Gold Coverage Level "Room Rentals"

Aggregate
Guest Loss of Personal Articles Coverage
Occupant Liability Coverage

Limit

\$1,000,000 Annual Policy Period
\$10,000 per "Guest Stay Period"
\$10,000 per "Guest Stay Period"

Deductible

\$1,000 per claim
\$500 per claim

Premier Platinum Coverage Level "Room rentals"

Aggregate
Guest Loss of Personal Articles Coverage
Occupant Liability Coverage

Limit

\$5,000,000 Annual Policy Period
\$10,000 per "Guest Stay Period"
\$25,000 per "Guest Stay Period"

Deductible

\$1,000 per claim
\$1,000 per claim

ITEM 6 Master Policy Forms & Endorsement Schedule:

<u>Form Number</u>	<u>Description</u>
IL P 001	US TREASURY DEPT. OFFICE OF FOREIGN ASSETS CONTROL
MG 05 014 02 20	POLICY DECLARATIONS
CFSIC-END (12/10)	SCHEDULE OF FORMS AND ENDORSEMENTS
MG 05 015 02 20	HOSPITALITY LIABILITY COVERAGE PART DECLARATIONS
MG 00 003 01 20	HOSPITALITY LIABILITY COVERAGE FORM
MG 21 030 01 20	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CS 07 001 10 17	SIGNATURE PAGE
SOP CF 07 16	SERVICE OF PROCESS CLAUSE

ITEM 7 Forms Specific To The "Named Insured Member" Shown On This Certificate:

<u>Form Number</u>	<u>Description</u>
MG 05 016 07 20	CERTIFICATE OF COVERAGE
MG 24 048 02 20	RISK PURCHASING GROUP ENDORSEMENT (INSURAGUEST)
MI 99 005 12 19	COMPOSITE RATING-MONTHLY REPORTING ENDORSEMENT (HOSPITALITY LIABILITY)
PHN	CFSIC CLAIM NOTIFICATION

ITEM 8 Composite Rating Schedule:

Coverage Level	Composite Rate	Premium Basis	Estimated Annual Premium
Standard Coverage Level	\$	Per "Room Rental" Per Night	\$ Monthly Reported

Crum & Forster Specialty Insurance Company certifies that the "Named Insured Member" as shown herein is insured under the AUIC Association Master Policy. The Limits of Insurance, Premium, and Effective Date of coverage applicable to the "Named Insured Member" are specified above. All claims are paid according to the terms and conditions of the Master Policy.

The Master Policy, containing the terms and conditions of coverage, has been furnished or made available to the Policyholder. A copy of that policy is available upon written email request to support@insuraguest.com

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RISK PURCHASING GROUP ENDORSEMENT (INSURAGUEST)

This endorsement modifies insurance provided under the following:

HOSPITALITY LIABILITY COVERAGE FORM

- A.** InsuraGuest Risk Purchasing Group, LLC, the first Named Insured of this policy:
- 1.** Is responsible for:
 - a.** Collecting the premium from the "Named Insured Member" and delivering it to us;
 - b.** Maintaining a bordereau of all "Named Insured Members" in a manner and format agreed upon with us;
 - c.** Notifying us of each "Named Insured Member's" effective date of coverage in a time, manner and format agreed upon with us;
 - d.** Giving us and the "Named Insured Member" written notice of cancellation of the policy;
 - e.** Giving us written notice of cancellation of coverage from the "Named Insured Member";
 - f.** Giving to the "Named Insured Member", written notice of cancellation or nonrenewal of the policy or their coverage from us; and
 - g.** Receiving from us, any return premiums and returning such premiums to the "Named Insured Member" to whom such premiums are owed.
 - 2.** Is authorized to:
 - a.** Make changes to the terms of this policy, with our consent, subject to all Conditions; and
 - b.** Must promptly report to us all additions, deletions or changes involving "Named Insured Members" that occur during the applicable policy period.
- B.** This policy provides insurance to "Named Insured Members" who are issued a Certificate of Coverage by the first Named Insured. The policy is in the possession of the first Named Insured and a copy can be provided to the "Named Insured Member" upon their request. The Certificate of Coverage issued to the "Named Insured Member" indicates the most recent effective and expiration dates of that "Named Insured Member's" coverage under this policy. The Certificate of Coverage also indicates the Limits of Insurance available to the "Named Insured Member" under this policy. Premiums must be paid by the "Named Insured Member" when they are due in order to maintain and keep the insurance in force for that "Named Insured Member". The coverage period shown on the individual Certificate of Coverage is the period that insurance is in force for that individual "Named Insured Member", regardless of the policy period of this policy. The expiration date of this policy will not cut short the coverage period shown on the "Named Insured Member's" Certificate of Coverage. In no event may a "Named Insured Member" be added to this policy after the expiration date of this policy stated in the Declarations.
- C. Section II – Limits of Liability** is replaced by the following:
- SECTION II – LIMITS OF LIABILITY**
- 1.** Regardless of the number of "guests", "room rentals", insureds, premiums paid, "claims" made, "suits" brought, persons or organizations making "claims" or bringing "suits", the most we will pay for the total of all damages combined resulting from any one "occurrence" or from more than one "occurrence" under each applicable coverage level is the Aggregate Limit applicable to the respective coverage level set forth in the Certificate of Coverage.
 - 2.** The Limits of Insurance applicable to the coverage level as shown in each "Named Insured Member's" Certificate of Coverage apply to damages resulting from an "occurrence" taking place in the "room rental" during the "guest stay period" and apply as follows:

- a. The Aggregate Limit applicable to the coverage level stated in the Certificate of Coverage is the most we will pay for the sum of all damages arising out of all "occurrences" under each coverage level to which this insurance applies. This Limit is separate and apart from Aggregate Limits of other "Named Insured Members".
 - b. Subject to Paragraph **a.** above, the Per Occurrence Limit applicable to the coverage level stated in the Certificate of Coverage for each respective coverage is the most we will pay for the sum of all damages arising out of any one "occurrence" under such respective coverage to which this insurance applies. This Limit is separate and apart from the Per Occurrence Limit of other "Named Insured Members".
 - c. Subject to Paragraphs **a.** and **b.** above, all "property damage" or "theft" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "occurrence".
 - d. Subject to Paragraphs **a.**, **b.** and **c.** above, two or more "claims" resulting from the same, continuing, repeated or related circumstances shall be considered a single "occurrence" for the purpose of the Per Occurrence Limit applicable to the coverage level under each respective coverage shown in the Certificate of Coverage.
3. The Limits of Insurance apply to the total sum which we are obligated to pay by reason of any "property damage" or "theft" for which coverage is provided by this policy, including any supplementary payment either through adjudication or compromise.
 4. If two or more policies, issued by us, apply to the same claim or "suit", we will not pay more than the highest applicable Limit of Insurance available under one of the policies. In no event will one policy issued by us apply in excess of another policy issued by us unless such policy was brought specifically to apply as excess insurance over this policy.
 5. The Limits of Insurance applicable to the coverage level of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Certificate of Coverage, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.
- D. Section III – Deductible** is replaced by the following:

SECTION III – DEDUCTIBLE

We cover only that part of the loss in excess of the deductible amount stated in the Certificate of Coverage as applicable to each coverage within the appropriate coverage level. Our obligation to make any payments under this policy shall only arise after the payment by the insured of any deductible amount, as specified in the Certificate of Coverage, has been satisfied.

The deductible amount shall apply separately to each and every "claim" under the respective coverage within the appropriate coverage level regardless of whether a claimant presents multiple "claims". Multiple "claims" under a respective coverage within the appropriate coverage level arising out of the same "occurrence" shall be subject to multiple deductibles. We shall have no duty to make any payment for the settlement of any "claim" until the insured has paid the applicable deductible. The Limits of Liability stated in the Certificate of Coverage of this policy include the amount of the deductible and are not in excess thereof.

- E.** The following definition is added:

"Named Insured Member" means a member of the InsuraGuest Risk Purchasing Group, LLC to whom a Certificate of Coverage has been issued and is considered a Named Insured under this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMPOSITE RATING – MONTHLY REPORTING ENDORSEMENT (HOSPITALITY LIABILITY)

This endorsement modifies insurance provided under the following:

HOSPITALITY LIABILITY COVERAGE FORM

With respect to the coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:	InsuraGuest Risk Purchasing Member
Endorsement Effective Date:	Date coverage is paid

A. The premiums for the coverage shown below shall be computed on a composite rate basis in accordance with our rules and rates. The monthly earned premium for this insurance shall be computed by applying the composite rate shown per unit of exposure times the total monthly exposure as of the close of business on the last business day of each month. Payment for each month is due by the 10th day following the close of the previous calendar month.

B. Premium Basis

An "X" to the left of the type of Premium Basis indicates the Premium Basis that is being utilized.

X	Per "Room Rental" Per Night
	Other

COMPOSITE RATING SCHEDULE

Coverage Level	Composite Rate		Premium Basis	Estimated Annual Premium	
Standard Coverage Level	\$	Refer to COC	Per "Room Rental" Per Night	\$	Refer to COC
Gold Coverage Level	\$	Refer to COC	Per "Room Rental" Per Night	\$	Refer to COC
Premier Platinum Coverage Level	\$	Refer to COC	Per "Room Rental" Per Night	\$	Refer to COC

C. Conditions

1. Maintenance of Records

You must maintain records in sufficient detail so that the final premium for this policy can be determined by our premium audit department. Those records should show each night a "room rental" is booked by "guests" during the policy period.

2. Monthly Reporting of Records

You must provide to us or to our authorized representative a written report of these records on a monthly basis. Within 10 days after the end of each calendar month the policy is in force, a report based upon the type of composite rate selected will be sent to your agent. If the policy has been in effect less than a full month, only the exposure earned during that portion of the month the policy is effective should be reported.

3. Examination of Records

You agree that we or our authorized representative shall be permitted to examine your records, at all reasonable times during business hours, pertaining to this insurance.

4. Deposit Premium

You agree to pay us the deposit premium shown on the declarations page at the policy inception date. The deposit premium is to be held by us until the completion of the billing cycle for the policy period or any audit we conduct is completed. The deposit premium will be applied to pay the "final audited premium".

D. Definitions

For the purposes of this endorsement only, the following definitions are added and replace any similar definitions:

1. "Hotel liability guarantee" means an agreement by you which is accepted by a "guest" in which you assume liability for "theft" sustained by a "guest" or "property damage" caused by a "guest" to which this insurance applies.
2. "Room rental" means each room owned or managed by you at a covered location shown in the Declarations, which is booked to a "guest" and for which a "hotel liability guarantee" has been accepted by the "guest".



Report a Claim

Delivering superior claims service means more than carrying out contractual responsibilities. It means providing the highest level of professionalism and fairness.

Crum & Forster offers the following ways for you to report a claim: Claims@InsuraGuest.com