



# HALLMARK

COMMERCIAL INSURANCE  
SOLUTIONS



## Bed and Breakfasts

*Our Business Is Protecting Your Business*

### Businessowners Policy Features

The following are highlights of the standard policy coverages including:

- Accounts Receivable
- Building Glass
- Business Income and Extra Expense (Actual Loss Sustained)
- Electronic Data
- Employee Dishonesty
- Equipment Breakdown
- Fine Arts
- Forgery or Alteration
- Host Liquor Liability
- Interruption of Computer Operations
- Laptop Computers –Worldwide Coverage
- Money and Securities
- No Coinsurance
- Non-owned Auto Liability
- Outdoor Property and Signs
- Personal Property Off Premises –Including Transit
- Pollutant Clean Up and Removal
- Spoilage
- Valuable Papers and Records
- Water Back-up and Sump Overflow



### Custom Options:

- Fine Arts Floater
- Hired Auto Liability
- Innkeepers Personal Coverage Including Personal Property, Liability and Loss of Use
- Innkeepers Liability
- Liquor Liability
- Scheduled Property Floater
- Umbrella/Excess

### ***Bed and Breakfasts are our Specialty!***

*Hallmark Commercial Insurance Solutions provides products and services through independent agents. They will work with you to obtain the right coverages for your business.*

*Our policies are written by American Hallmark Insurance Company of Texas, A.M. Best Rating A- (Excellent)*



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*We advise you to examine your policy carefully for precise definitions, limitations, exclusions and cancellation provisions. The wording of this or any brochure is not intended to represent the specific terms of any American Hallmark Insurance Company of Texas policy.*