GUIDEBOOK ON HOW TO INSURE YOUR CHOICE BRAND HOTEL(S)
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Dear Choice Franchisee,

As a Choice Hotels franchisee, you are required to have a certain level of Property and Casualty insurance. Finding the right insurance carrier can be difficult, especially when you factor in various deductibles, different property types, levels of coverage, assessing potential risk and more.

Choosing an insurance provider can be confusing, as there are many companies out there willing to sell you a policy that in the end, really isn’t in your best interest. That is why Choice sought out an insurance provider that is reputable, understands the hospitality industry, and has helped many hotel owners obtain proper coverage. That company is Marsh U.S. Consumer. The Franchisee Insurance Program has been enhanced to be more beneficial than ever. Program features include:

• Competitive rates nationwide, often providing owners with multiple quotes
• Experts who can consult you on your hotel’s insurance needs, as well as explain the various types of available coverage
• A complete set of options to help cover your insurance needs, including Property & General Liability, Workers’ Compensation, Commercial Automobile, Liquor Liability, Umbrella/Excess Liability, Employment Practices Liability, Builders’ Risk, Financial & Business Resources
• Outstanding customer service

As your insurance renewal nears, I recommend you give Marsh a call and get a quote. Being improperly insured can cause liability to your investment, and we want you to make good decisions that will help you run your hotel as efficiently as possible. Let Marsh help you get informed so you can make the right decisions.

Sincerely,

Rick Summa
Vice President, Procurement Services

Choice’s Selection of Marsh and the use of Choice’s logos does not constitute an express or implied endorsement of the Franchisee Insurance Program or any insurance policy issued thereunder by Choice and will not provide any basis for any assumption by Choice of any obligation or liability arising from or related to the brokerage, underwriting, issuance, claims or administration of insurance policies issued pursuant to the Franchisee Insurance Program.
Dear Choice Franchisee,

As a Choice Hotels franchisee, you are required to have a certain level of Property and Casualty insurance. Finding the right insurance carrier can be difficult, especially when you factor in various deductibles, different property types, levels of coverage, assessing potential risk and more.

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**WHY REVIEW YOUR INSURANCE COVERAGE?**

Whether your Choice Hotels franchise is in its learning-to-walk stage or has matured into a solid revenue producer, its insurance needs change constantly—sometimes more frequently than year to year! Why not take this opportunity to ask yourself the following questions:

- **Has anything changed?** Have you recently modernized any guest facilities or amenities? Introduced Wi-Fi, for instance, or satellite TV? Made changes to housekeeping staff? Experienced unusually severe weather? Any change—no matter how minor—means your insurance needs have changed too.
- **Are you paying too much?** Just as you may pay for features in your car you never use, you may be paying for coverage that doesn’t apply to your business. The Franchisee Insurance Program can cover exactly what you are required to have to satisfy your Choice Hotels franchise agreement. In addition, we are seeing savings up to 24 percent* from Choice Hotels franchisees who seek quotes from the Franchisee Insurance Program.
- **Does your representative understand Choice Hotels requirements like you do?** We know that someone who is an expert in personal auto/home insurance may not understand the critical coverages you need to have for your hotel(s). That’s why the Franchisee Insurance Program gives you access to hospitality experts who work in the industry every day and understand your unique coverage needs.
- **Are you getting a good selection of insurance companies?** Many agents are bound to only one insurance company. Choice Hotels insist that the franchisees have the freedom to opt from several A-rated carriers. These carriers, through Marsh Global Consumer, are providing enhanced, proprietary coverages that you cannot access through general agents.
- **Do you have the appropriate coverage?** When determining the coverages your hotel needs, be aware that the types and limits of coverage should be the greater of those required by state law or as outlined in the Choice franchise agreement.
- **What is the effective date of your coverage?** The mandatory coverages outlined on page 5 should start on the earliest of the following dates:
  - The date of your lease
  - The day you have financial risk or take possession of the space
  - As recommended by your Choice franchise agreement

To discuss these questions with a Franchisee Insurance Program representative at your convenience, call 1-866-324-4082.

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*The average percent savings listed is based on actual savings realized by Choice Hotels franchisees through the Franchisee Insurance Program in 2008. Your potential savings may be higher or lower depending on variables such as location of the hotel(s), loss history and specific hotel operation(s).

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**FRANCHISEE INSURANCE PROGRAM**

**Provided by Marsh Global Consumer**

As the administrator of the Franchisee Insurance Program, Marsh Global Consumer, a service of Seabury & Smith, brings more than 130 years of experience in risk management, insurance products and financial solutions.

That’s why Choice Hotels worked with Marsh, to provide you exclusive access to the enhanced Franchisee Insurance Program. Choice franchisees have access to valuable, efficient and cost-effective solutions to help manage risks associated with their businesses.

**Products & Services Offered Through the Franchisee Insurance Program**

- Package Program (a bundle offering of Property & General Liability and Crime Coverage)
- Workers’ Compensation
- Commercial Automobile Liability
- Liquor Liability
- Umbrella/Excess Liability
- Employment Practices Liability (EPL)
- Financial & Business Resources

For more information, call a Franchisee Insurance Program representative at 1-866-324-4082.

**Advantages Provided by the Franchisee Insurance Program**

Through the Franchisee Insurance Program, you’ll take advantage of:

- Competitive pricing and preferred terms
- Simple enrollment
- Customized Choice Hotels designed comprehensive coverage
- Financially sound, A-rated insurance carriers

**Request a Quote Today!**

- Call 1-866-324-4082 and a dedicated Franchisee Insurance Program representative will:
  - Help you to determine the insurance coverages you need
  - Guide you through the application and quoting process
  - Answer any questions you have about your coverage or limits once you’ve accepted your quote

**Why Review Your Insurance Coverage?**

Whether your Choice Hotels franchise is in its learning-to-walk stage or has matured into a solid revenue producer, its insurance needs change constantly—sometimes more frequently than year to year! Why not take this opportunity to ask yourself the following questions:

- **Has anything changed?** Have you recently modified any guest facilities or amenities? Introduced Wi-Fi, for instance, or satellite TV? Made changes to housekeeping staff? Experienced unusually severe weather? Any change—no matter how minor—means your insurance needs have changed too.

- **Are you paying too much?** Just as you may pay for features in your car you never use, you may be paying for coverage that doesn’t apply to your business. The Franchisee Insurance Program can cover exactly what you are required to have to satisfy your Choice Hotels franchise agreement. In addition, we are seeing a savings up to 24 percent* from Choice Hotels franchisees who seek quotes from the Franchisee Insurance Program.

- **Does your representative understand Choice Hotels requirements like you do?** We know that someone who is an expert in personal auto/home insurance may not understand the critical coverages you need to have for your hotel(s). That’s why the Franchisee Insurance Program gives you access to hospitality experts who work in the industry every day and understand your unique coverage needs.

- **Are you getting a good selection of insurance companies?** Many agents are bound to only one insurance company. Choice Hotels insists that the franchisees have the freedom to opt from several A-rated carriers. These carriers, through Marsh Global Consumer, are providing enhanced, proprietary coverages that you cannot access through general agents.

- **Do you have the appropriate coverage?** When determining the coverages your hotel needs, be aware that the types and limits of coverage should be the greater of those required by state law or as outlined in the Choice franchise agreement.

- **What is the effective date of your coverage?** The mandatory coverages outlined on page 5 should start on the earliest of the following dates:
  - The date of your lease
  - The day you have financial risk or take possession of the space
  - As recommended by your Choice franchise agreement

To discuss these questions with a Franchisee Insurance Program representative at your convenience, call 1-866-324-4082.

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*The average percent savings listed is based on actual savings realized by Choice Hotels franchisees through the Franchisee Insurance Program in 2008. Your potential savings may be higher or lower depending on variables such as location of the hotel(s), loss history and specific hotel operation(s).
HOW TO INSURE YOUR HOTEL THROUGH THE FRANCHISEE INSURANCE PROGRAM

Because the Franchisee Insurance Program is the exclusive qualified vendor insurance option for franchisees of Choice Hotels, you can take advantage of our simplified 3-step process to put your franchise's coverage in force:

STEP 1: Request a Quote

• Simply call toll-free 1-866-324-4082. A dedicated Franchisee Insurance Program Account Executive can give you recommendations on coverages or limits ... answer any questions you have ... and assist you in completing an application.

• Or you can download an application from www.MarshSBI.com/Choice. Your completed application can be returned to Marsh Global Consumer by:

  Mail: 12421 Meredith Drive
  Urbandale, IA 50398

  Fax: 1-515-365-3005

  E-mail: marshsales@marshpm.com

STEP 2: Review Your Quote & Coverage Proposal

• As soon as your completed application is received, we’ll develop a customized Quote and Coverage Proposal for your franchise.

Ready to take advantage of the Franchisee Insurance Program?

Call Toll-Free: 1-866-324-4082

Or visit our online Choice Franchisee Center at www.MarshSBI.com/Choice

DOES YOUR CURRENT COVERAGE RENEW WITHIN 45 DAYS? Please call 1-866-324-4082 immediately.

STEP 3: Accept Your Franchise Insurance

• Your personal Franchisee Insurance Program Account Executive will then fax and/or e-mail the information with an acceptance document for your review.

• Your Franchisee Insurance Program Account Executive will follow up with you to answer any questions you may have and discuss the effective date you'd like your hotel's coverage to begin. (IMPORTANT: A down payment is not required to bind coverage.)

• Once you accept your quotation, the Franchisee Insurance Program will bind coverage with the insurance company and prepare Certificates of Insurance for all certificate holders.

• The Franchisee Insurance Program will fax a copy of all certificates to you and to the certificate holders as required, in addition to mailing an original to each certificate holder.

• You will then be billed for the down payment, and a policy will be mailed to you.

Choice Hotels Insurance Requirements

Required Coverages

1. Comprehensive Property and General Liability Coverage*
   a. Five (5) stories or fewer: each occurrence $5,000,000
   b. Six (6) stories or more: each occurrence $10,000,000
   c. Required Terms and Included Coverages
      • Products/Completed Operations
      • Contractor's Liability
      • Independent Contractors
      • Personal Injury
      • Workers' Compensation
      • Automobile Liability
      • Liquor Liability

2. Workers' Compensation
   a. Statutory Limit
   b. Employers Liability:
      • Disease Each Employee – $100,000
      • Each Accident – $100,000
      • Disease Policy Limit – $500,000

3. Commercial Automobile Liability*
   a. Five (5) stories or fewer: each occurrence $5,000,000
   b. Six (6) stories or more: each occurrence $10,000,000
   c. Hired and non-owned automobile coverage must be included.
      • Each occurrence – $5,000,000

4. Liquor Liability*
   a. Each occurrence – $5,000,000

ON-PROPERTY (OWNED OR LEASED) RESTAURANTS/BARS REQUIRE EVIDENCE OF LIQUOR LIABILITY FROM OWNER OR LESSEE NAMING CHOICE HOTELS INTERNATIONAL AS AN ADDITIONAL INSURED (USING THE APPROVED LANGUAGE FOUND IN THE SECTION ON PAGE 7) AND SHOWING THE PROPERTY CODE FOR THE HOTEL LOCATION.

MANAGER’S RECEPTION (ALCOHOL AVAILABLE BUT NOT SOLD) DOES NOT REQUIRE LIQUOR LIABILITY.

Certificate of Insurance Requirements

As a Choice Hotels franchisee, you are required to provide current proof of the required types of insurance, as outlined in your Choice Hotels Franchise Agreement. Please refer to page 8 for more information.

Additional requirements and notes

a. Thirty (30) days written notice of cancellation.
   b. Notify in writing if liquor liability is not applicable.
   c. Notify in writing when only one location is covered on policy.
   d. Limit requirements can be obtained with primary and umbrella combination.
   e. If personal property and/or sign are leased from Choice Hotels International, evidence naming Choice Hotels International as Loss Payee or Mortgagee.
**How to Insure Your Hotel Through the Franchisee Insurance Program**

Because the Franchisee Insurance Program is the exclusive qualified vendor insurance option for franchisees of Choice Hotels, you can take advantage of our simplified 3-step process to put your franchise’s coverage in force:

**STEP 1: Request a Quote**

- Simply call toll-free 1-866-324-4082. A dedicated Franchisee Insurance Program Account Executive can give you recommendations on coverages or limits ... answer any questions you have ... and assist you in completing an application.

- Or you can download an application from www.MarshSBI.com/Choice. Your completed application can be returned to Marsh Global Consumer by:
  - Mail: 12421 Meredith Drive
  - Urbandale, IA 50398
  - Fax: 1-515-365-3005
  - E-mail: marshsales@marshpm.com

**STEP 2: Review Your Quote & Coverage Proposal**

- As soon as your completed application is received, we’ll develop a customized Quote and Coverage Proposal for your franchise.

**STEP 3: Accept Your Franchise Insurance**

- Your personal Franchisee Insurance Program Account Executive will then fax and/or e-mail the information with an acceptance document for your review.

**Ready to take advantage of the Franchisee Insurance Program?**

Call Toll-Free: 1-866-324-4082

Or visit our online Choice Franchisee Center at www.MarshSBI.com/Choice

**Does Your Current Coverage Renew Within 45 Days?**

Please call 1-866-324-4082 immediately.

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**Choice Hotels Insurance Requirements**

**Required Coverages**

1. **Comprehensive Property and General Liability Coverage**
   a. Five (5) stories or fewer: each occurrence $5,000,000
   b. Six (6) stories or more: each occurrence $10,000,000
   c. Required Terms and Included Coverages
      - Products/Completed Operations
      - Contractual Insurance
      - Independent Contractors
      - Personal Injury
      - Workers’ Compensation
      - Automobile Liability
      - Liquor Liability

2. **Workers’ Compensation**
   a. Statutory Limit
   b. Employers Liability: Disease Each Employee – $100,000
      Each Accident – $100,000
      Disease Policy Limit – $500,000

3. **Commercial Automobile Liability**
   a. Five (5) stories or fewer: each occurrence $5,000,000
   b. Six (6) stories or more: each occurrence $10,000,000
   Hired and non-owned automobile coverage must be included.

4. **Liquor Liability**
   a. Each occurrence – $5,000,000
   ON-PROPERTY (OWNED OR LEASED) RESTAURANTS/BARS REQUIRE EVIDENCE OF LIQUOR LIABILITY FROM OWNER OR LESSEE NAMING CHOICE HOTELS INTERNATIONAL AS AN ADDITIONAL INSURED (USING THE APPROVED LANGUAGE FOUND IN THE SECTION ON PAGE 7) AND SHOWING THE PROPERTY CODE FOR THE HOTEL LOCATION.
   MANAGER’S RECEPTION (ALCOHOL AVAILABLE BUT NOT SOLD) DOES NOT REQUIRE LIQUOR LIABILITY.

**Certificate of Insurance Requirements**

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**Additional requirements and notes**

a. Thirty (30) days written notice of cancellation.
b. Notify in writing if liquor liability is not applicable.
c. Notify in writing when only one location is covered on policy.
d. Limit requirements can be obtained with primary and umbrella combination.
e. If personal property and/or sign are leased from Choice Hotels International, evidence naming Choice Hotels International as Loss Payee or Mortgagee.
REQUIRED INSURANCE PRODUCT DESCRIPTIONS

Commercial General Liability Coverage

Coverage Description: The broadest form of coverage required for your Choice brand hotel is a Commercial General Liability policy. This policy protects you against third-party liability claims for bodily injury or property damage arising from premise operations, products, and completed operations.

Coverage Requirements: You are required by your franchise agreement to have liability insurance that covers all operations undertaken by or on behalf of your hotel. This insurance needs to be on a per-location basis, covering claims for bodily injury (including death) and claims for property damage (including loss of use). Your insurance policy must provide coverage for:
- Products/Completed Operations
- Contractual Insurance
- Independent Contractors
- Personal Injury
- Workers’ Compensation
- Automobile Liability
- Liquor Liability
- Additional Insured

You are required to have a minimum limit of $5,000,000 per occurrence if you have five (5) stories or fewer and $10,000,000 if more than six (6) stories. The general liability, liquor liability and automobile liability may be a combination of primary and umbrella limits.

Commercial Property Coverage

Coverage Description: A Commercial Property policy provides coverage for direct physical loss of, or damage to, covered business property when the loss is caused by a covered peril such as fire. You should consider choosing a Commercial Property policy that includes Business Interruption coverage so you are compensated for loss of earnings in the event business operations are suspended during the time required to rebuild or repair property damage.

The following list is a general guideline when thinking about what property to insure:

1. Cost to replace buildings and other structures (if owned by franchisee)
2. Cost to replace any outdoor property such as signs or fences
3. Cost to replace all furniture, equipment and supplies
4. Cost to replace all inventory
5. Cost to replace leased equipment
6. Cost to replace computers and other data processing equipment
7. Cost to recreate records, valuable papers, books and documents
8. Theft of money or securities on your premises

Coverage Requirements: Choice recommends you carry Commercial Property Coverage that satisfies any lease and/or loan requirements and must be valued at full replacement cost.

Workers’ Compensation Coverage

Coverage Description: Workers’ Compensation insurance covers a variety of situations, including:
- Employees being hurt in the workplace
- Employees being injured while on the job but not on the business premises
- Work-related illnesses

Coverage Requirements: By state law, or by your Choice franchise agreement, you are required to carry the minimum amount of Workers’ Compensation (including Employers Liability) for all employees:
- $100,000 per accident
- $100,000 disease—each employee
- $500,000 disease—policy limit or higher limits as state or federal law may require

(*Higher limits may be required in some states.)

Higher limits may be purchased within your Workers’ Compensation policy or may be provided through an Umbrella Liability policy.

Such insurance may require coverage in the states in which the work is being performed, the states in which the franchisee’s employees reside, and/or the state in which the franchise is domiciled.

Liquor Liability

Coverage Description: Liquor Liability protects your business against loss or damages claimed as a result of a patron of your hotel becoming intoxicated and injuring themselves or others.

Coverage Requirements: You are required to have coverage for each occurrence up to $5,000,000. On-property owned or leased restaurant/bars require evidence of liquor liability from owner or lessee naming Choice Hotels International as an additional insured (using the approved language listed in the table on page 5) and showing the property code for the hotel location. Manager’s reception (alcohol available but not sold) does not require liquor liability.

COMMENDED ADDITIONAL COVERAGEs

Through the Franchisee Insurance Program, you can also take advantage of the following:

- Personal Injury
- Contractual Insurance
- Umbrella/Excess Liability Coverage
- Employment Practices Liability (EPL)
- Financial & Business Resources

Commercial Automobile Liability

Coverage Description: Commercial Automobile Liability provides coverage for personal injury, including bodily injury and death and property damage.

Coverage Requirements: You are required to have a minimum limit of $5,000,000 per occurrence if fewer than five (5) stories and $10,000,000 if more than six (6) stories. The general liability, liquor liability and automobile liability may be a combination of primary and umbrella limits.

Umbrella/Excess Liability Coverage

Umbrella/Excess Liability Coverage provides an additional level of protection to help guard your business against catastrophic situations such as a severe accident in your restaurant or a serious illness.

Employment Practices Liability (EPL)

Despite all of your hard work and best intentions, it’s possible that you may face an employment-related lawsuit involving allegations of harassment, wrongful termination or discrimination. Regardless of whether or not the allegation is correct, you could easily find yourself burdened with massive attorney fees and settlement costs.

The Franchisee Insurance Program Employment Practices Liability option protects your finances and assets against employment-related litigation. You’ll lock in significant benefits at an affordable rate for:
- Coverage for your business entity, as well as all employees (including part-time, seasonal, independent contractors)

Financial & Business Resources

As a hotel owner, you face unique challenges in running your business. That’s why the Franchisee Insurance Program gives you access to a customized suite of financial and business tools through the Marsh Smart Business Interactive Web site. This full-service Web site has been customized for Choice hotel owners to include:
- An overview of the insurance available through the Franchisee Insurance Program
- Informative Buyer Guides to help bring you up to speed on various types of insurance
- The latest business news, human resources and marketing advice
- Customized quoting and enrollment options to help you easily take advantage of the many services offered through this one-stop marketplace for hotel owners

As a Choice franchisee, you’re now authorized to immediately take advantage of this information-packed resource. Just visit www.MarshSBI.com/Choice today!
when thinking about what property to insure:

Your insurance policy must provide claims for property damage (including loss by your franchise agreement to have liability insurance that covers all operations undertaken by or on behalf of your hotel. This insurance needs to be on a per-location basis, covering claims for bodily injury (including death) and claims for property damage (including loss of use). Your insurance policy must provide coverage for:

- Products/Completed Operations
- Contractual Insurance
- Independent Contractors
- Personal Injury
- Workers’ Compensation
- Automobile Liability
- Liquor Liability
- Additional Insured

You are required to have a minimum limit of $5,000,000 per occurrence if you have five (5) stories or fewer and $10,000,000 if more than six (6) stories. The general liability, liquor liability and automobile liability may be a combination of primary and umbrella limits.

Commercial Property Coverage

Coverage Description: A Commercial Property policy provides coverage for direct physical loss of, or damage to, covered business property when the loss is caused by a covered peril such as fire. You should consider choosing a Commercial Property policy that includes Business Interruption coverage so you are compensated for loss of earnings in the event business operations are suspended during the time required to rebuild or repair property damage.

The following list is a general guideline when thinking about what property to insure:

1. Cost to replace buildings and other structures (if owned by franchisee)
2. Cost to replace any outdoor property such as signs or fences
3. Cost to replace all furniture, equipment and supplies
4. Cost to replace all inventory
5. Cost to replace leased equipment
6. Cost to replace computers and other data processing equipment
7. Cost to recreate records, valuable papers, books and documents
8. Theft of money or securities on your premises

Coverage Requirements: Choice recommends you carry Commercial Property Coverage that satisfies any lease and/or loan requirements and must be valued at full replacement cost.

Workers’ Compensation Coverage

Coverage Description: Workers’ Compensation insurance covers a variety of situations, including:
- Employees being hurt in the workplace
- Employees being injured while on the job but not on the business premises
- Work-related illnesses

Coverage Requirements: By state law, or by your Choice franchise agreement, you are required to carry the minimum amount of Workers’ Compensation (including Employers Liability) for all employees:
- $100,000 per accident
- $100,000 disease—each employee
- $500,000 disease—policy limit or higher limits as state or federal law may require

(*Higher limits may be required in some states.)

Higher limits may be purchased within your Workers’ Compensation policy or may be provided through an Umbrella Liability policy.

Such insurance may require coverage in the states in which the work is being performed, the states in which the franchisee’s employees reside, and/or the state in which the franchise is domiciled.

Commercial Automobile Liability

Coverage Description: Commercial Automobile Liability provides coverage for personal injury, including bodily injury and death and property damage.

Coverage Requirements: You are required to have a minimum limit of $5,000,000 per occurrence if fewer than five (5) stories and $10,000,000 if more than six (6) stories. The general liability, liquor liability and automobile liability may be a combination of primary and umbrella limits.

Liquor Liability

Coverage Description: Liquor Liability protects your business against loss or damages claimed as a result of a patron of your hotel becoming intoxicated and injuring themselves or others.

Coverage Requirements: You are required to have coverage for each occurrence up to $5,000,000. On-property owned or leased restaurant/bars require evidence of liquor liability from owner or lessee naming Choice Hotels International as an additional insured (using the approved language listed in the table on page 5) and showing the property code for the hotel location. Manager’s reception (alcohol available but not sold) does not require liquor liability.

Recommended Additional Coverages

Through the Franchisee Insurance Program, you can also take advantage of the following value-added insurance products and services. For more information or to enroll in any of the programs listed below, call a Franchisee Insurance Program representative toll-free at 1-866-324-4082.

Umbrella/Excess Liability Coverage

Umbrella/Excess Liability Coverage provides an additional level of protection to help guard your business against catastrophic situations such as a severe accident in your restaurant or a serious illness.

Coverage Description:

- Coverage for prior acts (exclusion of prior written notice of a claim)
- A broad definition of “insured”

Employment Practices Liability (EPL)

Despite all of your hard work and best intentions, it’s possible that you may face an employment-related lawsuit involving allegations of harassment, wrongful termination or discrimination. Regardless of whether or not the allegation is correct, you could easily find yourself burdened with massive attorney fees and settlement costs.

The Franchisee Insurance Program Employment Practices Liability option protects your finances and assets against employment-related litigation. You’ll lock in significant benefits at an affordable rate for:

- Coverage for your business entity, as well as all employees (including part-time, seasonal, independent contractors)
- With broad policy language covering discrimination, harassment and wrongful employment practices
- The right to approve claim settlements (sometimes known as a “modified hammer clause”)
- Coverage for prior acts (exclusion of prior written notice of a claim)
- A broad definition of “insured”

Financial & Business Resources

As a hotel owner, you face unique challenges in running your business. That’s why the Franchisee Insurance Program gives you access to a customized suite of financial and business tools through the Marsh Smart Business Interactive Web site. This full-service Web site has been customized for Choice franchisees to include:

- An overview of the insurance available through the Franchisee Insurance Program
- Informative Buyer Guides to help bring you up to speed on various types of insurance
- The latest business news, human resources and marketing advice
- Customized quoting and enrollment options to help you easily take advantage of the many services offered through this one-stop marketplace for hotel owners

As a Choice franchisee, you’re now authorized to immediately take advantage of this information-packed resource. Just visit www.MarshSBi.com/Choice today!
**Certificate of Insurance Requirements**

Each Choice Hotels International brand property is required to provide Choice Hotels International with a current Certificate of Insurance on an Accord form prior to their coverage expiration date.

The certificate must contain the following information:

1. **Additional Insured Endorsement:**
   The name of the Additional Insured, which must appear as follows:
   
   "Choice Hotels International, Inc., its subsidiaries and affiliates and its and their respective employees, agents, officers and directors are named as additional insured."

2. **Property Code:** The certificate must also contain the property code of your hotel.

3. **Certificate Holder Information:** The certificate should state the following information as the certificate holder.

   **Choice Hotels International, Inc.**
   Re: Choice Hotels
   P.O. Box 14404
   Des Moines, IA 50306

You or your agent can provide the required Certificate of Insurance in any of the following ways:

1. **Mail your Certificate of Insurance to:**
   Marsh U.S.Consumer
   Re: Choice Hotels
   P.O. Box 14404
   Des Moines, IA 50306

2. **Fax your Certificate of Insurance to:**
   1-515-365-0339

3. **E-mail your Certificate of Insurance to:**
   OtherGovCert@Marshpm.com
   Any questions, please call 1-800-552-9659.

Or, to learn more about your Certificate of Insurance requirements view a short, on-demand presentation at [www.MarshSBI.com/Choice](http://www.MarshSBI.com/Choice) in the Program Information Section under Forms & Links.

**Notes**

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**My Insurance Profile**

We understand how difficult it may be to manage the renewals and purchasing process of your business-related insurance products. That's why we've provided you with this easy reference guide to insuring your Choice hotel. Please use this Insurance Profile page to help track your contacts, premiums and expiration dates so that you don't go without the coverage you need to protect your business investment.

### Commercial General Liability Coverage

<table>
<thead>
<tr>
<th>Insurance Company Name:</th>
<th>Marsh U.S. Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td>12421 Meredith Drive</td>
</tr>
<tr>
<td></td>
<td>Urbandale, IA 50398</td>
</tr>
<tr>
<td>Phone Number:</td>
<td>1-866-324-4082</td>
</tr>
<tr>
<td>Policy Number:</td>
<td></td>
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<td>Expiration Date:</td>
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### Franchisee Insurance Program

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### Commercial Property Coverage

<table>
<thead>
<tr>
<th>Insurance Company Name:</th>
<th>Marsh U.S. Consumer</th>
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<tbody>
<tr>
<td>Address:</td>
<td>12421 Meredith Drive</td>
</tr>
<tr>
<td></td>
<td>Urbandale, IA 50398</td>
</tr>
<tr>
<td>Phone Number:</td>
<td>1-866-324-4082</td>
</tr>
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### Commercial Automobile Liability

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### Liquor Liability

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<td></td>
</tr>
</tbody>
</table>
CertIFICate oF InsuranCe requIrements

Each Choice Hotels International brand property is required to provide Choice Hotels International with a current Certificate of Insurance on an Acord form prior to their coverage expiration date.

The certificate must contain the following information:

1. Additional Insured Endorsement:
The name of the Additional Insured, which must appear as follows:
   “Choice Hotels International, Inc., its subsidiaries and affiliates and its and their respective employees, agents, officers and directors are named as additional insured.”

2. Property Code: The certificate must also contain the property code of your hotel.

3. Certificate Holder Information: The certificate should state the following information as the certificate holder.
   Choice Hotels International, Inc.
   Re: Choice Hotels
   P.O. Box 14404
   Des Moines, IA 50306

You or your agent can provide the required Certificate of Insurance in any of the following ways:

1. Mail your Certificate of Insurance to:
   Marsh U.S.Consumer
   Re: Choice Hotels
   P.O. Box 14404
   Des Moines, IA 50306

2. Fax your Certificate of Insurance to: 1-515-365-0339

3. E-mail your Certificate of Insurance to: OtherGovCert@Marshpm.com
   Any questions, please call 1-800-552-9659.

Or, to learn more about your Certificate of Insurance requirements view a short, on-demand presentation at www.MarshSBI.com/Choice in the Program Information Section under Forms & Links.

Notes
Choice's Selection of Marsh and the use of Choice's logos does not constitute an express or implied endorsement of the Franchisee Insurance Program or any insurance policy issued thereunder by Choice and will not provide any basis for any assumption by Choice of any obligation or liability arising from or related to the brokerage, underwriting, issuance, claims or administration of insurance policies issued pursuant to the Franchisee Insurance Program.

AR Ins. Lic. #245544
CA Ins. Lic. #0633005
Brokered and administered by Marsh U.S. Consumer, a service of Seabury & Smith, Inc. d/b/a in CA as Seabury & Smith Insurance Program Management.

---

**Provided by:**

**MARSH**

**Franchisee Insurance Program**

*Customized Business Solutions Created Exclusively for Choice Hotels Franchisees*

- Package Program (a bundle offering of Property & General Liability and Crime Coverage)
- Workers’ Compensation
- Commercial Automobile Liability
- Liquor Liability
- Umbrella/Excess Liability
- Employment Practices Liability (EPL)
- Financial & Business Resources

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**Does your current insurance coverage renew within the next 45 days?**

Call the Franchisee Insurance Program Toll-Free Hotline Today:

**1-866-324-4082**

Or visit our online Choice Franchisee Center at [www.MarshSBI.com/Choice](http://www.MarshSBI.com/Choice)

Fax Number:

1-515-365-3005