

PLACE YOUR TRUST IN US ...  
PLACE YOUR HOSPITALITY RISKS  
THROUGH US.

BARS RESTAURANTS CLUBS



**HOSPITALITY GROUP**

*A proud division of RMS Insurance Brokerage*

# LEADING HOSPITALITY INSURANCE SPECIALISTS

RMS Hospitality Group provides leading brokerage services for insurance agents and their clients in the higher-risk arena that hospitality businesses operate. Based in New York, RMS HG delivers programs and coverages from coast to coast.

## FIVE REASONS TO MAKE RMS HG YOUR PREFERRED BROKERAGE

- 1 Commercial Liability Coverages with High Limits:** Our programs can help shield your clients from the most common to even the least expected risk exposure. We're specialists in Liquor Liability and Assault & Battery coverages and offer the added protection with attractive excess liability policies.
- 2 Knowledgeable and Responsive Underwriting:** RMS HG underwriters possess the unique combination of having expertise working at bars, clubs, and restaurants as well as insuring them. It's this insight, we believe, that helps us mitigate risks that are inherent to your client's business.
- 3 Superior-Rated Carriers:** RMS HG proudly delivers policies written by carriers with A.M. Best financial strength ratings of A (Superior) or higher and those demonstrating massive size ... financial size category of XV (\$2 billion or greater).
- 4 Competitive Broker Commissions; Fair Policy Pricing:** You'll see how rewarding it is to place your business with RMS HG with our highly competitive agency commissions. Likewise, your client will find our pricing to be fairly and reliably quoted.
- 5 Strong Heritage with Deep Resources:** RMS Hospitality Group is a proud division of RMS Insurance Brokerage, a nationally known insurance broker and risk management consultant, providing risk coverage solutions for more than 20 years.

# RMS HOSPITALITY GROUP

## THE RIGHT BROKERAGE FOR HARD TO PLACE HOSPITALITY & ENTERTAINMENT RISK CLIENTS

You've made a good choice in learning more about RMS Hospitality Group (RMS HG), the specialized program division of RMS Insurance Brokerage. We excel in delivering commercial general liability insurance to those clients of yours operating businesses within the hospitality industry. At RMS HG, our risk specialists deliver expertise in underwriting the higher-risk businesses you may have difficulty placing elsewhere.



RMS Hospitality Group offers comprehensive coverages for a wide range of clientele ... from large nightclubs to the small bar on the corner. And, if you are representing dining establishments, we've also got you covered, from the family-style restaurant in the local strip center to the casual diner on the boulevard.











RMS HG is a full-services brokerage, delivering integrated expertise in underwriting and claims, exceptional back office operational strengths, and solid legal resources with highly regarded knowledge of the varying state liquor laws and regulations.



## THE ONE BROKERAGE FOR ALL OF YOUR HOSPITALITY CLIENTS

RMS Hospitality Group offers you great versatility in delivering insurance to the widest range of hospitality clients. We're the one brokerage you need ... the one your clients will trust.

-  NIGHTCLUBS
-  SPORTS BARS
-  DUELING PIANO BARS
-  EXOTIC CLUBS
-  LIVE MUSIC VENUES
-  COMEDY CLUBS
-  CASUAL STYLE RESTAURANTS
-  FAMILY STYLE RESTAURANTS

### EASY AND REWARDING TO PARTNER WITH RMS HG

**Current, Appointed Brokers:** It's easy to place new business with RMS HG. You'll find our forms are flexible and so are we. Email your complete submissions -- including ACORD form, RMS HG Supplemental Application, as well as currently valued carrier-issued loss runs -- to the attention of your assigned underwriter at [submit@rmshg.com](mailto:submit@rmshg.com).

**Prospective Brokers:** If you are seeking to establish a new relationship with RMS HG, we can help you gain access to us through an existing wholesaler relationship or through a direct appointment. See our "Prospective Brokers" section on our home page: [www.rms-hg.com](http://www.rms-hg.com)



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# SUPERIOR-RATED POLICIES WITH HIGH-LIMIT PROTECTION

RMS Hospitality Group offers the selection of programs, the coverage limits, and underwriting expertise to help protect the wide range of businesses you represent.

## **GENERAL LIABILITY**

Coverage for bodily injuries and property damages from incidents that may occur within its premises and parking lot. From the frequent slip & fall claims to the more complex lawsuits, you'll be delivering your client the peace of mind of insurance from RMS HG.

## **LIQUOR LIABILITY**

Losses related to the ever-present threat of alcohol-related lawsuits can be catastrophic for business owners. RMS HG provides high limits on coverage options for property damage or bodily injuries caused by alcohol-impaired patrons.

## **ASSAULT & BATTERY**

RMS HG can protect policyholders from A&B claims that arise out of patron-on-patron claims as well as agent-on-patron claims. Don't leave your clients exposed by policies from other carriers that may not provide both types of coverages.

## **PRODUCTS/COMPLETED OPERATIONS**

While general liability coverage may protect business owners from claims that result from incidents on premises, many bar and club owners need the added coverage from RMS HG for products/completed operations that covers for bodily injury and property damage that occurs away from the business premises.

## **EXCESS LIABILITY**

For clients who require additional limits in excess of standard RMS HG policy limits, we offer excess liability.

**Speak to an RMS HG Underwriter to learn more  
about the coverage limits of RMS HG policies**



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**BROKERS**

**To Submit Business:**

[submit@rmshg.com](mailto:submit@rmshg.com)

**To Discuss Appointment:**

[appointment@rmshg.com](mailto:appointment@rmshg.com)

**BUSINESS OWNERS**

**To Contact Claims:**

[claims@rmshg.com](mailto:claims@rmshg.com)

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