

GNY has been meeting the commercial insurance needs of specialized industries since 1914. As an owner or manager of an independent or franchised hotel, you can benefit from our expertise in designing products and services targeted to your industry. We offer a comprehensive and flexible insurance package that includes property and liability coverages along with enhancements specific to your industry. Optional coverages are also available to further tailor your insurance program.

Key Benefits

Property Coverages

- Building
- Business Personal Property (includes contents and stock)
- Business Interruption
- Mechanical, Electrical or Pressure System Breakdown
- Improvements and Betterments

Liability Coverages

Protects your business from a variety of claims such as bodily injury, property damage, medical payments, personal injury and faulty advertising.

- Limits up to \$1 million per occurrence; \$2 million aggregate
- Medical payments available up to \$10,000

Hotel Enhancements

Enhancements with defined sub-limits for the following areas of coverage include:

- Backup of Sewer Drains
- Business Income - Reservation Systems
- Customer Reimbursement Expense
- Debris Removal
- Hotel Key Card Systems
- Innkeepers Legal Liability
- Ordinance or Law
- Evacuation Expense
- Supplemental Refrigerated Food

Optional Coverages

- Commercial Auto (owned/non-owned/hired cars)
- Data Compromise
- Cyber Liability
- Employment Practices Liability (EPLI)
- Errors & Omissions
- Workers' Compensation

Greater New York Mutual (GNY) is a super-regional leader in commercial property and casualty insurance headquartered in New York, NY. Licensed in all states, we focus our business in Connecticut, Illinois, Indiana, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Virginia and Washington, DC.

As a mutual insurance company, we operate for the benefit of our policyholders and are committed to being there when needed. GNY is rated A+ (Superior) by A.M. Best Company.



All of the coverages described above may not be available in all states. Some of the coverages described above may not be included within a particular policy. And, all of the policies containing any of the coverages described above are subject to the company's underwriting standards and review.