

# Unique workers' compensation & payroll solution for the hospitality industry



## Target customers

- ▣ Hotels
- ▣ Premier full service hotels
- ▣ Spas
- ▣ Resorts
- ▣ Boutique hotels
- ▣ Bed and breakfast
- ▣ Restaurants and casinos

*Coverage may not be available in all states. The description here is a summary only. It does not include all terms, conditions and exclusions of the policies and coverages described. Each application for insurance is evaluated on an individual basis.*

UPA is your No. 1 source for insuring the hospitality industry. From coast to coast, we offer hotels and restaurant businesses workers' compensation with our special hospitality insurance programs. UPA offers a unique solution to your workers' compensation needs through financially strong insurance carriers and exceptional customer service. As a result, we can help your business control and reduce losses.

## Program highlights

- ▣ Workers' compensation solution
- ▣ **UPA AS YOU GO** innovative payroll solution
- ▣ A-rated carriers with nationwide coverage
- ▣ Loss control tools
  - ▣ manuals
  - ▣ safety tips
  - ▣ checklists
- ▣ Claims handling with proven cost reduction results

## Underwriting guidelines

- ▣ Multi locations / Multi states eligible
- ▣ Accounts coming out of PEO are eligible
- ▣ We can entertain high experience mods

## Submission requirements

- ▣ Completed ACORD application
- ▣ Currently valued loss information (3-5 years)
- ▣ Mod worksheet and large account supplemental for risks more than \$75,000 in annual premium

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