



**HOSPITALITY**  
**WORKERS'**  
**COMPENSATION**

APPETITE GUIDE

# THE CORE SPECIALTY ADVANTAGE

Core Specialty provides Workers' Compensation coverage for a range of industries, from energy and maritime businesses to high-hazard operations with the potential for severe injury. We also cover cross-state, multijurisdictional exposures in a single policy.

We have the knowledge and expertise to help businesses with unusual exposures maximise value from even the most complex risks. We transact business throughout the U.S., either directly with clients or through partnerships with independent agents, managing general underwriters and select wholesale brokers.

## SUBMISSION GUIDELINES

### Eligible Governing Classes

- 9044 - Casino Gambling
- 9050 - Hotel: All Other Employees & Salespersons, Drivers
- 9052 - Hotel
- 9053 - Tennis or Racquetball —All Employees
- 9058 - Hotel - Restaurant
- 9060 - Club—Country, Golf, Fishing or Yacht—& Clerical
- 9062 - Casino Gambling
- 9063 - Health Spa or Steam Bath
- 9079 - Hotel: Restaurant Employees
- 9082 - Restaurant
- 9154 - Theater NOC
- 9156 - Theater NOC - Players, Entertainers, or Musicians

### Do Not Submit Risks With Known Direct Hazards Involving

- Risk with Alcohol sales more than 65%
- Dance Clubs
- Fast Food Restaurants
- 24 hour Restaurants
- Deliveries
- Carnivals / Fairs
- Zoos
- Facilities: Asbestos or Lead Abatement
- Maintenance
- Demolition
- Elevator Erection or Repair Employee Leasing / Temporary
- Agencies / PEO's
- Amusement Water Locations
- Long Haul Trucking

- Telephone or Cable Line Installation at heights
- Tree Pruning without buckets, Removal, Logging

### Submission Requirements

- ACORD workers' compensation application
- Currently valued loss runs for five prior years
- Payroll history, by class code, for five prior years
- Complete financial information
- Contact information for loss control pre-survey (required prior to binding)

### Coverages Available

- State Act Workers' Compensation
- U.S. Longshore and Harbor Workers' Compensation, including all Federal Extensions
- Maritime Employers Liability: \$1,000,000 limit

### Programs Available

- Guaranteed Cost
- Retrospective Rated

### MINIMUM PREMIUM: \$100,000 EAP

### PAPER

Core Specialty offers Workers' Compensation coverage from StarStone National Insurance Company.

## CONTACT US

For more information, please contact:

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