

Sleep Tight...



Don't Let the Bed Bugs Bite!

BED BUG INFESTATION RECOVERY INSURANCE™

COVERAGE RESPONDS TO:

- ❖ Confirmed bed bug infestations* in lodging rooms
- ❖ Impact from publicity of a confirmed bed bug infestation at affected location
- ❖ Extortion Threats

*Coverage applies to infestations of cimex lectularius and cimex hemipterus

COVERAGE PROVIDES:

- ❖ Business Interruption - Loss of Lodging Revenue
- ❖ Rehabilitation Expenses (Extra Expenses):
 - ❖ Cost of marketing efforts
 - ❖ Overtime of regular staff
 - ❖ Other mitigation related expenses
- ❖ Extortion Threat Payments
- ❖ Decontamination expenses for affected lodging room
- ❖ Decontamination expenses for lodging rooms immediately adjacent to affected lodging room
- ❖ Costs of cleaning, decontaminating or exterminating affected customer's homes
- ❖ First aid administered to customers onsite
- ❖ Expert and immediate crisis management services, including:
 - ❖ 24/7 customer/crisis information line
 - ❖ Proactive, well-coordinated, cohesive operating team with solutions specific to client's needs
 - ❖ Assistance with regulatory authorities and regulatory requirements
 - ❖ Assistance with restoration of community reputation, effective marketing and media control



THIS IS NOT A LIABILITY POLICY. ALL TERMS, CONDITIONS, LIMITS AND COVERAGE FEATURES ARE STILL SUBJECT TO INDIVIDUAL UNDERWRITING AND CERTAIN COVERAGE FEATURES MAY BE RESTRICTED. THIS FLYER DOES NOT AMEND, EXTEND OR ALTER ANY COVERAGE AFFORDED BY ANY POLICY. NOT INTENDED TO BE A REPRESENTATION OF COVERAGE OR A GUARANTEE OF A QUOTE OR INDICATION. SEE POLICY WORDING FOR COVERAGE DETAILS.

ADDITIONAL PROGRAM FEATURES:

- ❖ **NO DEDUCTIBLE** applies to Loss of Lodging Revenue
- ❖ **NO DEDUCTIBLE** applies to Rehabilitation Expenses
- ❖ **NO DEDUCTIBLE** applies to Crisis Management Expenses
- ❖ **NO DEDUCTIBLE** applies to Extortion Threat Payments
- ❖ **NO DEDUCTIBLE / CO-INSURANCE** applies to the first \$5,000 of Decontamination Expenses (10% co-insurance applies after first \$5,000 paid per period of insurance)
- ❖ **NO** waiting period / **NO** loss threshold required to trigger coverage
- ❖ Up to 6 months period of restoration / rehabilitation
- ❖ Broad range of limits available



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EXPERT & IMMEDIATE CRISIS MANAGEMENT

With every policy, insureds have 24/7 access to Specialty Risk Management, Inc. (SRM), a certified and experienced crisis management team that is available to assist during an incident. SRM is also available for preventive resources throughout the policy period (ie: bed bug prevention checklists, access for information and questions, etc.)