



THE ONTARIO RESTAURANT HOTEL & MOTEL ASSOCIATION Hospitality Insurance Program

In response to many requests from the hospitality industry, the ORHMA has been searching for a Commercial Insurance Program that offers true value. We have finally found such a program. A program that offers savings, full insurance protection and the potential for year-end returns of premiums. An insurance answer with super value!

You may already be familiar with what has already become a very successful commercial “protected self-insurance” program (PSIP) with hospitality members located in the Western Provinces. We have partnered with the Manitoba Hotel Association (MHA), Saskatchewan Hotel & Hospitality Association (SHHA), Alberta Hotel & Lodging Association (AHLA) and the British Columbia Hotel Association (BCHA) and HED Insurance & Risk Services, a major Canadian firm, which has specialized in association “Protected Self-Insurance” programs since 1978.

Together we have developed the Hospitality Insurance Program (HIP), a Commercial program that provides a level of ownership that is not attainable through the traditional marketplace.

Our Insurance Partner

HED Insurance & Risk Services implemented what have already become very successful Protected Self-Insurance Programs for hospitality members in the Western Provinces and also administers programs for various other associations and buying groups such as Sobeys of Canada, the Canadian Veterinary Medical Association, the Canadian Rental Association, and the Association of Manitoba Municipalities.

How Will It Work?

The new Hospitality Insurance Program will be owned by the Hospitality Associations mentioned above including ORHMA and administered by HED. The program has a significant self-insurance component; however, insured members are provided complete protection because the excess insurer pays all amounts of claims over the annual self-insurance fund which is held by HED’s fully-owned subsidiary; Securican General Insurance Company. The fund can never be in a deficit position, nor can there be a retroactive assessment of premium.

How Will You Benefit?

Participation in the new Hospitality Insurance Program will provide you with the following benefits:

- Immediate significant savings off present premiums;
- Potential for future program rebates;
- Full coverage reviews and access to a comprehensive blanket limit policy;
- Long-term rate stability;
- Loss prevention and risk management assistance.

It provides a **contractual guarantee** that properties committing to participation in the program prior to December 15, 2009 will **receive a 15% reduction in premium for commercial insurance coverage that is comparable or superior to existing policies in every respect.**

How Can Someone Enroll in the Hospitality Insurance Program?

HED will be attending our regional meetings to provide ORHMA members with details respecting the new program and enrolment of members. This is an opportunity to participate and join over 1,000 other Western Canadian Properties already insured in the program. If for some reason they cannot attend a regional meeting, they can contact the ORHMA office and we will arrange for their participation.

Meeting Dates and Locations

City	Date	Venue Location
Ottawa	November 3rd, 2pm	<i>Lord Elgin Hotel</i> 100 Elgin St, Ottawa, ON K1P 5K8
Simcoe County	November 4th, 2pm	<i>Highwayman Inn</i> 201 Woodside Dr, Orillia, ON L3V 6T4
Toronto	November 5th, 2pm	<i>Radisson Hotel Admiral-Harbourfront</i> 249 Queens Quay W, Toronto, ON M5J 2N5
Windsor	November 10th, 2pm	<i>Hampton Inn and Conference Center</i> 1840 Huron Church Rd, Windsor, ON N9C 2L5
London	November 12th, 2pm	<i>Best Western Lamplighter Inn and Conference Centre</i> 591 Wellington Rd, London, ON N6C 4R3
Guelph	November 17th, 2pm	<i>Hampton Inn and Suites</i> 725 Imperial Rd N, Guelph, ON N1K 1X4
St Catharines	November 19th, 2pm	<i>Holiday Inn</i> 2 North Service Rd, St Catharines, ON L2N 4G9

Summary of Hospitality Insurance Program Benefits

1. Coverage at least as equivalent to members' existing policies at immediate guaranteed 15% premium savings
2. "Protected Self-Insurance" structure same as the Manitoba Hotel Association (MHA), Saskatchewan Hotel & Hospitality Association (SHHA), Alberta Hotel & Lodging Association (AHLA) and the British Columbia Hotel Association (BCHA), Sobeys stores across Canada, Canadian Veterinary Medical Association, Manitoba Public Schools, and Manitoba Municipalities
3. Annual protected self insurance fund - 45% of premiums, owned by participating members
4. Fund pays defined portion of claims; any balance after claims of each year's fund belongs to insured members
5. Potential annual return of premium; Western Provinces Hospitality Associations have accrued over \$3 million in member-owned surplus funds
6. Complete insurance protection; insurer pays all claims over the annual self-insurance fund
7. Control of the insurance program through the ORHMA; ORHMA receives 2% allowance for development of member value programs
8. Consistent claims handling with control adjusters and lawyers under HED's direction on ORHMA's behalf
9. Excess insurance underwritten by Royal & Sun Alliance Insurance Company of Canada
10. Long term price stability and members' future premiums largely based on program claims, not on insurance market swings
11. Risk management and loss prevention program with free building evaluation service
12. Higher liability protection available, higher property/business interruption coverage available

The new "Protected Self-Insurance" Program will be available to ORHMA members commencing October 15, 2009. With over 1000 fellow hospitality members already committed to the program, this is your chance to take control of your insurance situation and benefit from immediate premium reduction, an opportunity for annual rebates, comprehensive risk management and loss prevention service, and full coverage reviews including building evaluations.

The December 15th deadline for enrollment is approaching quickly; collectively we can take control of our insurance situation.

For more information about the Hospitality Insurance Program and/or to attend an information meeting in your area contact Kathleen Haugh at (905) 361-0268 / (800) 668-8906 ext 326 or return the registration form by email or fax to khaugh@orhma.com / (905) 361-0288 / (888) 359-5588.



Tony Elenis, President & CEO
Ontario Restaurant Hotel and Motel Association



Grant Ostir, President
HED Insurance & Risk Services