

ONTARIO RESTAURANT HOTEL & MOTEL ASSOCIATION

HIP

HOSPITALITY
INSURANCE
PROGRAM



It's Your Program!

HED Insurance and Risk Services, in partnership with the Ontario Restaurant Hotel & Motel Association (ORHMA), is proud to be the endorsed provider of a specialized insurance program with risk management services for ORHMA members across Ontario. For over 25 years, HED Insurance has specialized in helping Canadian associations, buying groups, and independent businesses save money while providing the right level of coverage through specialized group insurance programs. We are here to help you with your insurance needs and help reduce your insurance costs.

The following insurance coverages exclusively designed for ORHMA members are now available:

- Property Insurance
- Liability Insurance
- Business Interruption
- Crime
- Equipment Breakdown

Our Guarantee to You:

- We will understand your business and the risks you face.
- In conjunction with the ORHMA, we have created a specialized insurance program for your industry.
- We will work with you to determine the "right" level of coverage to meet your particular needs.
- We will provide consistent and ongoing Ontario-wide sales and service support for your insurance needs.
- As a participant in the Hospitality Insurance Program, you have the benefit of strength in numbers with preferred group rates.
- The Hospitality Insurance Program will provide each member with immediate premium savings and long-term rate stability.
- The program will provide an opportunity for returns of premium paid directly to participating members during low claiming years.
- All participating members under the new program will have an HED representative review current coverage limits, including building evaluations, and provide coverage recommendations.



Features and Benefits

Feature	Benefit
Immediate Savings	<ul style="list-style-type: none"> guaranteed rate reduction off your current policy premium
Long Term Rate Stability	<ul style="list-style-type: none"> members' future premiums are based upon program claims, not on insurance market swings
Ownership of Premiums	<ul style="list-style-type: none"> 46% of premiums owned by participating members fund pays defined portion of claims; any balance after claims of each year's fund belongs to insured members
Proven Structure	<ul style="list-style-type: none"> "protected self-insurance" structure same as for the Manitoba Hotel Association, Canadian Veterinarian Medical Association and Sobeys
Complete Insurance Protection	<ul style="list-style-type: none"> insurer pays all claims over the annual deductible fund no deficit or retroactive assessment can occur in this self-insurance program
Administration	<ul style="list-style-type: none"> underwritten by Royal & Sun Alliance Insurance Company; an AM Best "A" rated insurer "protected self-insurance" fund held by SecuriCan General Insurance Company – a wholly-owned subsidiary of HED risk management, loss prevention and building evaluation service consistent claims handling with control adjusters and lawyers under HED's direction on ORHMA's behalf

To take advantage of the benefits of the Hospitality Insurance Program, please contact:

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