



## Hospitality and Leisure

# Specialized focus is essential to successfully addressing complex risks.

It takes work to maintain optimum hospitality levels.

To keep your business running smoothly, you need insight into current health and safety requirements as well as the ability to navigate the myriad risks that come with having visitors and guests at your establishment. You also have to manage employee risks with safety at the forefront.

Empowering you to manage a complexity of risks is what NFP does best. With a comprehensive risk management and insurance strategy, you'll be empowered to run your business with efficiency, complying with requirements, elevating safety and maximizing clarity in your decision-making.

Specialists in the hospitality and leisure industry give you updated industry knowledge and the ability to gain deeper insight into your operations. Through your partnership with NFP's Hospitality and Leisure experts, you can improve your business operations and achieve your best outcomes.

**Our expert team offers guidance that helps you:**

- **Meet or exceed current health and safety standards**
- **Establish more sound mitigation strategies that reduce risks and improve safety**
- **Implement customer-driven business improvements that grow your operations**
- **Stay on top of evolving laws and regulations, and capitalize on new opportunities**

## Experts

When the viability and health of your business are on the line, having a team of specialists with expertise in your industry helps you face challenges head on and take advantage of opportunity.

NFP's Hospitality and Leisure team understands your industry because our specialists have decades of experience in the niches we serve. From underwriting and risk management to health and safety regulations, our team has deep knowledge of your business, your challenges and even the locations where you conduct business.

Dedicated to your specific business line, our team walks you through your operations and gives you the support you need to stay focused on what you do best — running a successful business.

NFP's Hospitality and Leisure team of experts can help you differentiate your unique risks from those with a general market approach. That gives you customized coverage options that address your most challenging risks. Our breadth of knowledge of coverage, tort laws, climate-related risks and the risks that exist in your industry enable an insurance program that includes right-fit coverage and gives you unparalleled protection.

Because of our unique relationships with industry-leading carriers, you have exclusive access to insurance options that speak to your specific needs.

## Technology Leverage

With technology efficiency on your side, your critical decisions are more informed, improving outcomes. Your partnership with NFP gives you access to risk management tools and virtual loss control and inspection capabilities. You can manage your risks through your cell phone with NFP's assessment tools app.

NFP utilizes technology to speed customer service. Your quote is faster, more accurate and more in line with your needs. Serving your needs remotely is seamless, freeing your time.

## Capital Market Access

### **Your best insurance program starts with products made for you.**

NFP's strong relationships with specialized carriers dedicated to your industry give you access to exclusive products. Working with carriers and underwriters, our team builds a program that addresses your specific challenges. Custom coverage gives you the freedom to improve your operational agility.

NFP's laser focus on delivering your best program means your risk management plan will align with your most pressing concerns and empower you to plan well into the future.

## Proven and Consistent Service Model

### **Your most effective partnerships are with people who help you plan a better future.**

Advocating for your best outcome requires a partner who is there when you need them. NFP responds within 24 hours of your inquiry. By taking ownership of your well-being, our team is motivated to deliver the best customer experience and expertise that supports your goals.

## Creative Thinking

### **Anticipating what you need in the future helps you stay ahead of your objectives.**

A partner who listens is a partner who can see trends emerging and help you prepare for how those changes will affect your business. Your best partner listens and then brings customized solutions to your most demanding issues.

When your business needs to shift rapidly, we help you address changes just as rapidly. Our team watches trends closely, understands how they will impact you and communicates what course of action you can take to improve results.

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