



Bed & Breakfasts and Inns

A small lodging establishment offering overnight accommodations with a morning meal.

Eligible ISO general liability class code	45210
Maximum payroll per policy:	\$2M

Hotels & Motels

Business providing overnight lodging on a short-term basis.

Spectrum® class code	10171
Proprietary class code with a discounted rate applies to Front Desk Clerks in CA, MI and PA.	View details
Maximum payroll per policy	\$2M

We've made room in our workers' comp appetite for hotels and b&bs.

► Underwriting | Industry Spotlight

Bed & Breakfasts and Inns – What Good Looks Like

- 3+ years of ownership; management experience
- Maximum of 20 rooms
- Positive ratings on well-established review sites (e.g., Trip Advisor)

Hotels & Motels – What Good Looks Like

- Independent | franchise hotel or motel with fewer than 250 rooms
- 1+ years in business
- New in business if the owner has 3+ years ownership experience of another hotel | motel

Out of Appetite

- Airbnbs
- Apartment Hotels
- Boarding Homes
- Casino Hotels
- Hostels
- Resorts
- Seasonal Hotels
- Time-shares

Make us your “go to” for workers’ compensation.

- **Faster, easier policy changes** – Every workers’ compensation policy change is available through the EBC and most are processed in real time. [View all capabilities.](#)
- **A better audit experience** – Audit dashboard offers transparency into customers’ audit status; availability of ACORD messages to alert you when an audit is going into estimation. [Check out the dashboard.](#)

Quote BOP and workers’ comp through The Hartford today.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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