



HOSPITALITY

**WORKERS' COMPENSATION
APPETITE GUIDE**



STARSTONE

Part of the Enstar Group



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The StarStone Advantage

StarStone provides Workers' Compensation coverage for a range of industries, from energy and maritime businesses to high-hazard operations with the potential for severe injury. We also cover cross-state, multijurisdictional exposures in a single policy.

We have the knowledge and expertise to help businesses with unusual exposures maximise value from even the most complex risks. We transact business throughout the U.S., either directly with clients or through partnerships with independent agents, managing general underwriters and select wholesale brokers.

SUBMISSION GUIDELINES

Eligible Governing Classes

- 9044 – Casino Gambling
- 9050 – Hotel: All Other Employees & Salespersons, Drivers
- 9052 – Hotel
- 9053 – Tennis or Racquetball —All Employees
- 9058 – Hotel – Restaurant
- 9060 – Club—Country, Golf, Fishing or Yacht—& Clerical
- 9062 – Casino Gambling
- 9063 – Health Spa or Steam Bath
- 9079 – Hotel: Restaurant Employees
- 9082 – Restaurant
- 9154 – Theater NOC
- 9156 – Theater NOC – Players, Entertainers, or Musicians

Do Not Submit Risks With Known Direct Hazards Involving

- Risk with Alcohol sales more than 65%
- Dance Clubs
- Fast Food Restaurants
- 24 hour Restaurants
- Deliveries
- Carnivals / Fairs
- Zoos
- Facilities: Asbestos or Lead Abatement
- Maintenance
- Demolition
- Elevator Erection or Repair

- Employee Leasing / Temporary
- Agencies / PEO's
- Amusement Water Locations
- Long Haul Trucking
- Telephone or Cable Line Installation at heights
- Tree Pruning without buckets, Removal, Logging

Submission Requirements

- ACORD workers' compensation application
- Currently valued loss runs for five prior years
- Payroll history, by class code, for five prior years
- Complete financial information
- Contact information for loss control pre-survey (required prior to binding)

Coverages Available

- State Act Workers' Compensation
- U.S. Longshore and Harbor Workers' Compensation, including all Federal Extensions
- Maritime Employers Liability: \$1,000,000 limit

Programs Available

- Guaranteed Cost
- Retrospective Rated

MINIMUM PREMIUM: \$100,000 EAP

PAPER

StarStone offers Workers' Compensation coverage from StarStone National Insurance Company, our U.S. admitted carrier.

For more information visit StarStone.com

CONTACT US

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