ALBERTA HOTEL & LODGING ASSOCIATION

The 10-Question Hotel Insurance Cost-Savings Checklist

1. Have you reviewed your insurance policy within the past 12 months?

☐ Yes ☐ No ☐ Unsure

2. Have you completed any renovations, upgrades, or capital projects recently?

☐ Yes ☐ No ☐ Unsure

3. Are your property values and rebuilding costs up to date?

☐ Yes ☐ No ☐ Unsure

4. Do you understand exactly what your business interruption insurance would cover if your hotel had to temporarily close?

☐ Yes ☐ No ☐ Unsure

5. Have you reviewed your cyber insurance to ensure it protects your online booking systems, payment processing, and guest data?

☐ Yes ☐ No ☐ Unsure

6. Have your revenue, payroll, staffing levels, or operations changed significantly?

☐ Yes ☐ No ☐ Unsure

7. What do you project for the coming fiscal year?

☐ Yes ☐ No ☐ Unsure

8. Are your liability limits still appropriate for today's hospitality risks?

☐ Yes ☐ No ☐ Unsure

9. Have you compared your current policy with insurance programs designed specifically for hotels?

☐ Yes ☐ No ☐ Unsure

10. Has a hospitality insurance specialist reviewed your coverage recently?

☐ Yes ☐ No ☐ Unsure

If you answered "no" or "I'm not sure" to any of these questions, it may be worth taking a closer look before your next renewal.

Western Financial Group offers AHLA members a complimentary Insurance Health Check designed specifically for hospitality businesses.

The review can help members better understand their existing coverage, identify areas that may warrant further discussion, and gain industry-specific insights before renewal season.

There is no cost or obligation to participate.

To learn more or book a complimentary Insurance Health Check:

Email Drew Woytko or call **1-800-665-8990 ext. 50152.**