



Risk Solutions Resources for Commercial Hospitality Customers

In today's ever-changing business environment, hospitality businesses need to know they are working with an insurer that understands their unique and emerging risks and a team of risk solutions experts that offers customized solutions to address them. QBE, a global insurance leader, focuses on these risks so our customers can keep focus on their business.

Hospitality businesses present a wide spectrum of different risks and QBE's Predict, Prepare and Protect approach can help hotel and motel managers, employees and guests recognize and reduce exposures, while protecting their customers, people, processes, products, and reputation.

Predict - What are the risks associated with operating your hotel relating to potential injury to people, damage or destruction of property or damage to your reputation? What conditions will create greater exposures – the physical, operational and/or environmental? What new or special events, projects or unusual activities could create greater risk? Where have you had incidents, problems, or accidents in the past that you can learn from? Do you have upcoming renovations or construction projects planned?

Prepare - Understanding loss exposures and hazards and identifying physical and operational risks is an important step. It's time to consider what programs and procedures should be in place. Consider the following, if not already present:

- Housekeeper, valet, and employee safety programs
- Guest safety procedures
- Emergency preparedness program
- Engineering and security self-inspection program
- Incident and accident investigation programs

- Driver screening and training program
- Contractual controls via risk transfer and certificates of insurance

Protect - You understand the exposures and have programs in place to help reduce risk and the potential for loss. Recommendations from facility inspections and incident and accident investigations, when properly completed, can help reduce exposures.

Part of the 'protect' element is measurement. Managers, employees, and sub-contractors should be held accountable for the execution of key safety and loss prevention responsibilities. There are a variety of different metrics to consider including:

- Worker's compensation costs as a percentage of Revenue Per Available Room (RevPAR) or directly to overall revenue
- Number of slips, trips, and falls in relation to hotel room nights, derived from the occupancy rate
- Charge backs by department or division
- Accidents per hour/day/shift
- Annual auto crash frequency by miles driven or number of total vehicles

QBE Hospitality Toolkit











The QBE Hospitality Toolkit is designed for businesses responsible for owning and managing individual hotels and/or a portfolio of hotels. Successful management of these properties can result in numerous benefits:

- Enhancing the value of the overall hotel property
- Establishing and maintaining effective communications with guests
- Providing for efficient use of resources
- Creating a safe and well-maintained hotel

The focus of this “Toolkit” is to provide hotel management team with easy-to-use guidelines and checklists and on-demand training materials, to assist with safely managing the hotel property.


It contains numerous ready-to-use tools on a wide variety of topics.

A few examples include:

Slips, Trips and Falls - Lobby and Mats		Deck and Balcony Inspections: Things to Look For	
Managing the Valet Parking Risk		Housekeeping Checklists	
Incident/Accident Investigation		Walking and Working Surfaces Self-Inspection Checklist	
Driver Qualifications for Drivers of Automobiles, Vans and Light Trucks		Contractors Fire Safety Checklist	
Seven Steps Property Owners Can Take to Reduce Slip, Trip and Fall Hazards		Reviewing Certificates of Insurance	

Training

QBE Risk Solutions has partnered with a premier safety video training producer, Safety Source Productions, to provide our commercial hospitality customers with complementary access to over 500 exclusive on-demand safety and loss prevention training videos. Many of these are available in both English and Spanish versions and are categorized by job-specific and industry-specific topics.

 To view the complete list of on demand training programs and preview their content go to <http://www.safetysourceproduction.com/>.

To access these training videos, please contact our Risk Solutions Center.

To learn more about the QBE Risk Solutions department and Risk Solutions resources or **to receive a copy of the QBE Hospitality Toolkit, contact one of our Risk Solutions Specialists via the Risk Solutions Center.**

Questions on Loss Control or Safety

- Visit the site: [Risk Solutions Center](#)
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