

HOME-BASED LODGING AND BREAKFASTS

Paying guests change home risks.

You offer overnight lodging and breakfast, often within your home. Mixed personal and business occupancy, meals and any alcohol service need expressly accepted property and liability arrangements.

RISKS WORTH DISCUSSING

- 01 Mixed personal-lodging occupancy
- 02 Guest movement trip hazards
- 03 Breakfast service cooking fire

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Declared lodging buildings and furnishings after covered damage.



Cyber liability

Covered reservation-data breach response and privacy claims.



General liability

Covered guest injury from accepted lodging or meal service.



Liquor liability

Covered liability from expressly accepted alcohol service.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com