

RISK CONTROL SERVICES



NSU's reputation for expertise and reliable delivery of hospitality risk control helps make us the market of choice for the lodging industry.

PROTECTING YOUR GUESTS

We believe the best way to keep claim costs down is to eliminate exposure where possible, and to proactively control any hazards that remain. We are dedicated to offering the most comprehensive risk control and loss prevention services available.

By directly developing products and coordinating the services delivered by our insurance carriers, we assure that risk control contributes to the safety of your guests and your bottom line results. NSU Hospitality has aligned with quality partners to make sure our commitment to specialized and superior risk control service is upheld.

PARTNERING WITH PROFESSIONALS

NSU deploys experienced risk control professionals who specialize in the hospitality industry. Our field and technical specialists will provide your hotel managers with the technical resources they need to help control and prevent losses, including:

- certified safety professionals,
- industrial hygienists,
- fleet safety specialists, and
- property protection specialists.

DESIGNING INNOVATIVE PROGRAMS TO MEET CUSTOMER NEEDS

Your risk managers and employees are faced with a myriad of exposures on a daily basis. That is why NSU offers a variety of customized loss prevention programs specifically designed to help you reduce claims common within the hospitality industry.

Slip and Fall Prevention

The hospitality industry's number one cause of loss is slip-and-fall. More than 40% of all hospitality claims result from some type of slip, trip, or fall. NSU has programs to help you prevent falls on your property. Our programs include:

- an employee curriculum,
- a manager's manual, including case studies and preventive measures,
- comprehensive checklists.

Fleet-Safety Management

The hospitality industry has the potential for severe automobile accidents. To help prevent such accidents, NSU offers fleet safety services, including:

- fleet safety manuals for hotels,
- driver training programs, and
- valet parking training and consultation.

PRESERVING YOUR BOTTOM LINE

Swimming Pool and Beach Safety

Nearly 25% of the industry's large losses—those in excess of \$250,000—involve swimming pools or beaches. The risk prevention program designed by NSU can help you reduce the risk of a pool or beach related loss with:

- an employee curriculum,
- a manager's manual and checklists,
- hotel safety bulletins that address swimming pool and beach liability issues, and
- the latest information on anti-vortex and anti-entrapment equipment.

Liquor Liability

13% of large losses in the hospitality industry involve liquor liability. To help prevent liquor liability losses, NSU offers:

- model liquor liability programs,
- tailored checklists, and
- resource lists for responsible server training programs.

Manager and Employee Training

NSU can arrange on-site assistance for management and employee training. Training is available on a variety of topics, including the fundamentals of:

- hazard recognition,
- accident investigation, and
- safety committees.

Crisis Management

Natural disasters, workplace violence, and other unforeseen crises can be major concerns for hotel managers and employees. NSU can provide guidelines to help prepare hotel managers to effectively respond to a crisis, including:

- anti-terrorism information,
- crisis management bulletins,
- workplace violence employee training programs, and
- advice on dealing with the media.

Managing Hospitality Risk Bulletins

NSU regularly publishes industry specific bulletins addressing pertinent topics. These bulletins also provide case studies and preventive measures to help you avoid similar losses. These are developed and distributed continuously and are available online for our customers. Examples include:

- Babysitting Services
- Preventing Falls on Stairs
- Innkeeper's Liability
- Fitness Centers
- Liquor Liability
- Foodborne Illness
- Crib Safety
- Drowning Prevention
- Valet Parking
- The ADA and Your Guests
- Emergency Evacuation
- Truth in Menus



Inspection Services

When you need a loss control engineering survey to satisfy underwriting requirements, NSU will coordinate the survey with the appropriate inspection service and assure that the report and any resulting recommendations are processed promptly.

Loss Analysis

NSU has the expertise to review individual claims to determine root cause and recommend methods to prevent recurrence, or to review a customer's complete claim history for trends in frequency and severity and, as a result, recommend systematic changes that will address priority exposures.

Risk Management Information

NSU is the premier hospitality insurance program administrator in the United States. That means you get the benefit of our ever-growing expertise and resources. We can provide information you won't get from generalists. We draw from:

- highly experienced staff,
- the experts available through our insurance and claims adjusting companies,
- an extensive hospitality library,
- a data bank of over 22,000 hospitality claims,
- dependable contacts in the hotel industry, and
- a variety of other sources to get the answers you need.

Special Claims Reports

If you need a custom designed analysis of your current or historical claims, we have the know-how to accommodate you.

Benchmark Studies

We can illustrate how your claim frequency, severity, or cause types compare with the norm for hotels with operations similar to your own.

State Statutes and Regulation

We can help you find applicable state and local standards that affect the hospitality industry, including areas such as: Innkeeper Statutes, Dram Shop Laws, Swimming Pool Regulations, and more.

Best Practices

We keep up with the latest in risk management practices for hotels, and can tell you where to look for the leading ideas on loss prevention, incident response, claims management, hospitality law, and more.

SERVICE TO FIT YOUR NEEDS

NSU can help you achieve your goals by providing customized services that meet your specific needs, including underwriting, risk control, claims, and case-management services.



FOR MORE INFORMATION ABOUT HOSPITALITY RISK MANAGEMENT TOPICS, PLEASE CONTACT:

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