



## **Tourist Insurance and Liability Coverage**

Local Lodging establishments need to have tourist coverage on their multi-risk insurance to cover possible damages due to increased use of the common areas in the building. The law goes further, holding the “AL” owner mutually accountable for any damage caused by guests to common areas in a condominium. The absence of insurance coverage is grounds for cancellation of the “AL” permit.

What protection should you look for in insurance for your Local Lodging Establishment?

- Coverage protecting your business and safeguarding your responsibilities as an owner;
- Support for guests in case of theft;
- Protection of guests in case of an accident;
- Liability insurance specific to your business activity;
- Protection of accommodation and contents including guest's property;
- A choice of packages with insured amounts designed to meet the different needs.