



# Bed Bug Insurance Solutions

## *For Hotels*

According to a survey released earlier this year by the National Pest Management Association, one out of five Americans has had a bed bug infestation in their home or knows someone who has encountered bed bugs at home or in a hotel. Hotels are particularly susceptible to infestations, due to increasing domestic and global travel and the ease by which bed bugs spread via clothing and luggage. And when infestations occur, ridding the pests from a hotel room is time-consuming, expensive, and a potential public relations nightmare.

In response to the growing bed bug epidemic, Aon Risk Solutions, the global risk management business of Aon Corporation, has strategically aligned with Global Excess Partners (GEP), an innovator in insurance specialty products, and Terminix, the national leader in pest control services, to unveil a comprehensive bed bug insurance solution designed specifically for the hospitality industry. This integrated pest management approach combines insurance coverage with Terminix's specialist bed bug elimination resources, delivering cost savings and greater budgetary certainty while successfully treating and protecting premises. Currently, candidates for this hospitality program include 3-star or better U.S. hotels and resorts, and consideration will be given to U.S. portfolios with 3-star or better hotels or resorts included in the portfolio.

### Insurance coverage and more

Previously, the cost of bed bug elimination and replacement of infested property was excluded in property insurance policies, and only those companies with loss of attraction coverage had any protection for lost business resulting from taking rooms out of service. Most bed bug-related expenses were unplanned and paid out of pocket.



For qualifying hotel clients, Aon's and GEP's innovative insurance solution is a broad, long-lasting approach that saves time, reduces costs and limits the disruption to your business.

Benefits include:

- Reimbursement for the cost of:
  - Bed bug elimination services
  - Treating bed bug-infested room contents
  - Taking rooms out of service for bed bug elimination

All subject to policy limits, terms and conditions.

- Access to:
  - A multi-faceted, integrated approach, including a new, non-toxic elimination treatment that can typically return a room to service in five days
  - Discounted rates for mattress/box spring encasements for greater peace of mind
- Reduced financial volatility and enhanced budgetary certainty
  - Capital used to fund unplanned and uninsured bed bug expenses can instead be redeployed for an insurance product that brings value-added services
- Reduced overall bed bug-related spend
  - Premium cost for an individual hotel can be far less than the unplanned, unbudgeted expense associated with bed bug elimination
- Enhanced liability defense and brand reputation protection
  - Value-added services support integrated bed bug management and reduce the hotel's risk profile

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Terminix, the strategic service provider to Aon's and GEP's insurance solution, employs a fast, non-toxic treatment called RapidFreeze, allowing recovery time to be minimized.

With anxiety over bed bugs at an all-time high, Aon's and GEP's bed bug insurance solution for hotels is a cost-effective and integrated approach that can respond quickly and comprehensively.

