



PROFESSIONAL INSURORS
AGENCY, LLC

Innkeeper Liability



Someone valet parks in your hotel parking lot and leaves expensive jewelry and electronics in their car.

Is your hotel responsible if those items are stolen?

What about if the car is stolen from the parking lot?

Is your hotel responsible if jewelry is stolen from a guest's room?

How do you, the hotel owner, know if the jewelry was actually in the car?

What if the guest requests your hotel store their jewelry in a secured safe. Would your hotel be responsible at that point?

WHAT SHOULD A HOTEL OWNER BE RESPONSIBLE FOR?

While Oklahoma law is vague on this subject, many of the court cases in which these issues have arisen, fall under “care, custody, and control.” As in who had care, custody, and control of the property at the time of loss. Using the above example of the car that was stolen after it was valet parked, your hotel would be responsible because you took control of the vehicle. Your hotel would also be responsible for jewelry stolen from the property.

Although Oklahoma law is not definitive on this subject, it makes sense for all hotel owners to purchase innkeeper's liability coverage on top of their general liability coverage.

WHY DO YOU NEED TO PURCHASE AN INNKEEPER'S LIABILITY POLICY?

As a hotel owner, we know you would rather know your risks up front and do your best to protect against them, instead of buying a policy and hoping you have the coverage. While we may not always be able to mitigate risks with an insurance policy, we can help you find a way to reduce the risks you face as a hotel owner.

Call Professional Insurors and we'll find the policy that works best for you and your establishment.
