



STRONGER TOGETHER. BETTER COVERAGE. LOWER COSTS.

The AAHOA Insurance Program brings institutional-quality insurance to hotel owners, built by the hoteliers who know the business.



A PROGRAM BUILT FOR HOTEL OWNERS

By combining the collective strength of AAHOA Members, we are creating a single, diversified risk pool with greater negotiating power with A-rated carriers.



SAVE 20% ON PREMIUMS

Through pooled scale and diversification, participating hotels save approximately 20% on premiums vs. current market rates.



INSTITUTIONAL-QUALITY PROGRAM

Aggregates AAHOA member hotel assets into a single, diversified risk pool, exclusive to AAHOA Members. A-rated carriers have already shown interest.



PROPERTY & CASUALTY ALL-LINES COVERAGE

The policy covers full property and casualty lines, not just property.



BETTER COVERAGE, NOT JUST LOWER COST

This isn't a discount policy. It's stronger, hotel-specific coverage with better policy forms.

HOTEL-FRIENDLY POLICY TERMS

- ✓ **Human-trafficking coverage add-on**
- ✓ **Bed-bug coverage add-on**
- ✓ **No arbitration clause** – you keep your right to court and a jury trial, instead of a closed-door process the insurer controls.
- ✓ **Choice of law** – disputes are decided under the law of the state where your property is located, not a state the insurance company picks because it favors them.

PARTICIPATION

30 HOTELS PER REGION

To participate, each region needs 30 hotels. Each hotel must provide:

- ✓ Property & casualty policy
- ✓ Property & casualty loss run 2021-2026
- ✓ Statement of value

AUTHORIZE RELEASE

Don't have this information on hand? Sign the form using the QR code or link below. A third-party law firm will contact your agent directly, copy you, and request the documents.

CONFIDENTIALITY

AAHOA retains a third-party law firm to collect the data. No AAHOA staff, officers, regional directors, members, or vendors have access to it.

LAUNCHING IN PHASES

- 1 Before year-end 2026:** the program rolls out to the first 300 hotels.
- 2 Second enrollment window:** expected to open in mid-2027 or at the end of 2027.

Reply immediately — don't miss your spot.

When the law firm contacts your agent, confirm authorization right away. No reply means no data, and no data means no spot among the first 300 hotels.

MEMBERSHIP IS YOUR GATEWAY

AAHOA Membership is required to participate. A modest membership investment can unlock significant insurance savings and all the benefits AAHOA offers. **Join or renew your membership today!**

GET STARTED TODAY!

Authorize the release of your information.

<https://bit.ly/4nVGggH>

