

# Hospitality Operational Safety & Liability

Protecting people, property and operations across the hospitality industry.



**\$14.5K**<sup>\*</sup>

The average cost of a hotel liability claim

**77%**<sup>\*</sup>

Percentage of all liability-related losses to hotels over the past five years due to *slips, trips* and *falls*.

## Human Trafficking



As of 2023-2025, over 200 Civil lawsuits have been filed against major hotel brands with settlements costing \$500,000 - \$10M+ per case.<sup>1</sup>

## Integrated Hospitality Risk & Safety Services

Hospitality operators face a complex mix of risks every day, often with limited staffing, high guest expectations and incidents that escalate without warning. From injuries and medical emergencies to sensitive misconduct and on-property crises, risk unfolds in real time across departments, shifts and properties. Zurich Resilience Solutions helps hospitality organizations translate risk into practical actions, closing the gap between policy and the realities occurring on premises. Through targeted assessments, role-based training, operational playbooks and ongoing advisory support, we help provide leaders and front-line teams with clear guidance on who leads, what decisions matter and how to respond consistently and defensibly when incidents occur. The result is safer guests and employees, more consistent operations and protected brand trust when it matters most.

## Why choose Zurich Resilience Solutions

Our casualty-focused specialists bring hands-on experience across hospitality operations, program development and on-property execution. We understand how risk shows up day to day across departments, shifts and high-pressure moments and help translate it into clear roles, practical actions and consistent decision-making. Through targeted services and ongoing advisory support, we help organizations reduce incidents, respond with confidence to protect people and sustain defensible operations across properties.

## A Strategic Investment in Hospitality Risk Management



### Stronger Safety Culture

Focus on reducing accidents, limiting liability and protecting both employees and guests.



### Improved Incident Readiness

Strengthen on-property decision-making during incidents through clear guidance, escalation paths and support when situations evolve quickly.



### Operational Continuity

Stabilize services during disruptions by supporting coordination and controlled recovery.



### Sustained Risk Reduction

Maintain momentum beyond initial training through continued guidance, performance review and adaptation to changing risk profiles.



### Enhanced Guest Trust

Safeguard sensitive data and create a safe, positive guest experience.



## Casualty-focused Hospitality Services Include

Zurich Resilience Solutions provides dedicated risk mitigation support tailored to your organizational needs. Our services focus on identifying and developing action plans that help reduce risk, protect people and improve business performance.



### Workforce Safety & Injury Prevention

Helps reduce housekeeping injuries and associated workers' compensation and OSHA exposure by reinforcing safe work practices, supervisory accountability and consistent follow-through. Programs focus on practical controls and documentation that support daily operations and defensible safety outcomes.

**HOUSEKEEPER SAFETY PROGRAM; OSHA COMPLIANCE TRAINING FOR HOTEL LEADERS**



### Crisis Management & Emergency Preparedness

Supports on-property leaders and MODs during active incidents by clarifying command, escalation and decision authority. Training emphasizes real-time judgment and effective scene management to protect people, limit disruption and maintain operational control

**MANAGER-ON-DUTY (MOD) SAFETY & SECURITY TRAINING; CERTIFIED LODGING SECURITY OFFICER (CLSO) TRAINING**



### High-consequence Misconduct & Sensitive Incident Prevention

Equips front-line teams and on-property leaders to detect indicators, respond appropriately and document decisions during high-consequence incidents to support survivor-centered care and create defensible records.

**HUMAN TRAFFICKING PREVENTION; SAM (SEXUAL ASSAULT & MISCONDUCT) PREVENTION AND RESPONSE**



### Risk Diagnostics Assessments

Provides leaders with a clear, defensible understanding of where risk lives across operations, environments and behaviors—turning gaps into prioritized actions that reduce incidents and drive consistent performance.

**HOSPITALITY GAP ASSESSMENT; POOL & AQUATIC SAFETY; SAFETY CULTURE**



### Compliance & Sustained Risk Governance

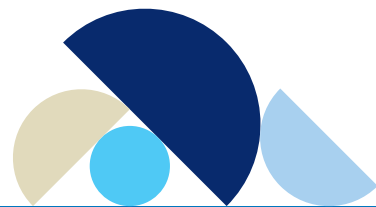
Helps reduce liquor-related liability by reinforcing responsible service behaviors, consistent standards and supervisory oversight, supported through ongoing guidance, incident review and practical controls applied at the point of services.

**RETAINER SUPPORT FOR EXECUTION, TREND REVIEW AND ONGOING COACHING; LIQUOR LIABILITY RISK PROGRAM**

#### Sources:

\* An analysis of slip, trip and fall liability claims conducted across Zurich's hospitality customer base, using five years of historical data. The review included over 160 hospitality customers and focused on claims with a posted reserve, offering valuable insights into key loss drivers and trends across the industry;

1: <https://www.lawsuit-information-center.com/human-trafficking-lawsuits.html>



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