

# *National Hotel Insurance Program Informant*

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## **THOUGHTS OF SUCCESS**

I think these difficult times have helped me to understand better than before how infinitely rich and beautiful life is in every way and that so many things one goes around worrying about are of no importance whatsoever.

I wonder if ever you change human beings with arguments alone: either by peppering them with little sharp facts or by blowing them up with great guns of truth. You scare them, but do you change them?

The future is given to shape by our faith, or condemned to drift and disaster by our indifference.

The person who believes in nothing but himself lives in a very small world.

A sound mind in a sound body, is a short, but full description of a happy state in this world: He that has these two, has little more to wish for; and he that wants either of them will be little the better for anything else.

There are two worlds: the world that we can measure with line and rules, and the world that we feel with our hearts and imagination.



## **FROM THE OFFICE OF MICK COTTOM:**

Here it is August already. Certainly in Oklahoma we have had a blistering summer of heat, along with most of the country. It seems that this economic downturn and summer heat has brought out con men, scam artists, and the entire gamut of crooks

There seems to be a new scam or con surfacing every week. Take some time with your family and employees to keep them aware of the various schemes you hear about.

We're still hearing reports about people calling our hotels and trying to get guests or employees to set off sprinklers for non-existent fires. Be sure your entire team is aware of some of the prank phone calls they may receive regarding a "fire in the hotel".

On a totally different subject, I recently was reminded of some of the hazards of out of country travel. A friend of ours was traveling with some friends in Cancun. They rented One of the ladies in the broke her leg in 17 In Mexico, the least the one she was required immediate pay-ones with a credit card bill, (just over \$20,000), so guess what? They put the bill on their card and then also paid for special transportation for her back home (just over \$5,000). Now the lady is not speaking to them.

Travel Insurance is very economical. It's a small price to pay for peace of mind.

some mopeds to tour the area. group wrecked the moped and places. hospitals are privately owned (at transported to) so the hospital ment. Our friends were the only limit large enough to cover the bill, (just over \$20,000), so guess what? They put the bill on their card and then also paid for special transportation for her back home (just over \$5,000). Now the lady is not speaking to them. I mention this only to emphasize that there are "hidden hazards" oftentimes in out of country travel. With Travel Insurance, it is very economical to insure against many of these unforeseen accidents or hazards. For under \$70, this lady could have purchased a "Travel Policy" to cover medical and special transportation. This is a small price to pay for peace of mind and friendships.

Travel Insurance can be purchased for trip cancellation, emergency medical expenses, special transportation in case of medical needs, and many other unforeseen events. To find out more give us a call or go to our website: [www.rci-ins.com](http://www.rci-ins.com) and click on the Travel Insurance icon. You can actually design your own policy and price it and buy it online. Or just give Tommy or myself a call and we will help you design a policy.

Stay cool if you can.

*Mick Cottom*

## Cleaning Advice from Hotel House-keeping

By: Karen Phillip

Time for some travel-related news you can use at home, perhaps before your next slew of visitors arrive. The top housekeeping teams at hotels in the National Trust for Historic Hotels of America group are offering some cleaning tips gleaned from their years on the job, cleaning up after all of us sloppy travelers. Some of my favorites:

*-A lint roller with a long handle... comes in handy for removing hair, dust and lint from furniture, under the bed and tile floors.*

*-Remove heel mark from waxed floors by using an ordinary pencil eraser or a tennis ball on a stick.*

*-Use a slice of bread to remove makeup smudges from dark clothes and fabrics. Also, to remove light scorch stains on linen, rub the cut side of an onion over the stain then soak in cold water.*

*-When hot food, such as a pizza in the box, is served on bare wood, the heat can leave a cloudy film on the surface of the wood. According to Mary Ann Rodino of The Spa at Norwich Inn in Norwich, Conn., when this happened to their conference room, she used spirit of camphor, rubbed with the grain of the wood and, "the table turned out beautifully."*

*-To give your carpets a fresh scent without the use of artificial sprays or chemicals, Laurel McKown, executive housekeeper at the Hotel Boulderado in Boulder, Colo., suggests placing a cotton ball with clove oil in the blower compartment of the vacuum. Any essential oil will work just as well and leave a subtle, pleasant fragrance in the room.*

*-Sandy Gough, executive housekeeper at The Sagamore in Bolton Landing, N.Y., suggests placing a piece of chalk in the silver chest. This will absorb the moisture and keep the pieces from tarnishing so quickly.*

Happy cleaning! Your next house guests will thank you.



## Business Interruption Insurance

By: Jeri Giles

Business interruption insurance can be as vital to your survival as a business as fire insurance. Most people would never consider opening a business without buying insurance to cover damage due to fire and windstorms. But too many small business owners fail to think about how they would manage if a fire or other disaster damaged their business premises so that they were temporarily unusable. Business interruption coverage is not sold separately. It is added to a property insurance policy or included in a package policy.

A business that has to close down completely while the premises are being repaired may lose out to competitors. A quick resumption of business after a disaster is essential.

1. Business interruption insurance compensates you for lost income if your company has to vacate the premises due to disaster-related damage that is covered under your property insurance policy, such as a fire. Business interruption insurance covers the profits you would have earned, based on your financial records, had the disaster not occurred. The policy also covers operating expenses, like electricity, that continue even though business activities have come to a temporary halt.
2. Make sure the policy limits are sufficient to cover your company for more than a few days. After a major disaster, it can take more time than many people anticipate to get the business back on track. There is generally a 48-hour waiting period before business interruption coverage kicks in.
3. The price of the policy is related to the risk of a fire or other disaster damaging your premises. All other things being equal, the price would probably be higher for a restaurant than a real estate agency, for example, because of the greater risk of fire. Also, a real estate agency can more easily operate out of another location.

## Good Friends or Bad Friends?

*By: Tommy Harvey*

How many people do you know? How many good people? We all know several types of people and we can all categorize each one of these individuals into groups of what kind of people we think they are. What kind of people do you want in your life? Some people are sad, some are happy, some are always disappointed, and yet others always feel like they have everything.

I have a friend that lives in the country in an old house that is only 800 square feet. He has no central heat and air, and he drives a truck that breaks more often than it runs. He is married, has a little girl, and a great wife. He has no material possessions, yet he is the happiest most optimistic person I have ever met. He wakes up grateful, and does not dread the day when he gets up in the morning. He is nice to everyone and will just talk to any person he can. He walks through life with joy in his heart.

On the other hand I have a friend that lives in a 2800sq foot brand new house. He has 2 trucks and a race car. He is married and has a little boy. I have never spent time with him and not heard about how bad something is, or what is bothering him today. He never has enough. He avoids people when he sees them because he doesn't want to talk. He never has anything positive to say.

The point of the story isn't to be happy with nothing, but be happy with what you have and always work to better yourself. Find friends like this. Surround yourself with people that are well rounded, that wake up energetic, and have the desire to be the best no matter what it is they are doing. Allow diversity into your life; find people that beat to a different drum than yourself. Find friends that are always helping others and ones that know good things come from hard work. Success breeds, so does failure! Choose your friends wisely; they very well may be the key to your success.

And remember "your okay in life where you're at, as long as you know where you're at in life you're not okay".



## How Safe is Your Hotel Data?

*By: Tammy Ridgway*

Data security has always been an important issue for hoteliers. Technology evolves and marketplace dynamics continue to change, so information is becoming priceless. As the value of information rises, so do the associated costs of data loss. There are different types of threats to your hotel information, including data theft, lost data due to hardware problems, human error, corrupt files, computer viruses, or natural disasters. But what are some of the potential consequences of lost data?

### **Damage to your Brand Image**

Developing a brand takes time and resources. The brand equity you've spent so much time building could be at risk with a single data loss incident. The cost of a damaged reputation to your property is hard to calculate, but might include revenue erosion due to fewer reservations and ultimately lower occupancy rates over the long term.

### **Direct Financial Costs**

There are a number of expenses that could result from data loss. These include data recovery costs, costs associated with notifying guests, possible legal fees due to potential lawsuits and depending on your location, possible fines due to regulatory infractions related to consumer privacy laws.

### **Data mirroring**

This process involves making a copy of your data from one hard drive onto another. If one hard drive fails, the other one activates and there is no interruption in service.

### **Data Backup**

A series of backups are made to a medium that is not attached to the computer itself. These back up files are sent off site for storage. In addition, these backups are done on live data as well, so there is no disruption to users.

### **Redundant power supply**

Data center servers contain two (or more) power supply units within each unit. Each power supply is capable of powering the entire server on its own. If there is a failure in one of the units, the other one will automatically take over to prevent the loss of power to the server.

The cost of lost data will increase as the value of information continues to rise.

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## Tell Others About Us and Win a Prize

Congratulations to this month's winner, K.T. Patel with Executive Inn.!!! K.T. has won a \$25 VISA Gift Card, for sending us referrals. Keep telling others about RCI and **YOU** could be our next monthly winner or our next yearly winner. This year, our annual drawing will be another week's Get Away Vacation to Branson, Missouri and \$500 spending cash!! Every time you send us a referral and they give us your name, you will be entered into our grand prize drawing.

Plus, you'll be entered in the monthly drawing as well!!  
So keep sending us your referrals. We really do appreciate it!!

**Important Reminder!!** Don't forget we are a **NATION WIDE** agency. So if you have friends looking for insurance in the continental US, tell them about RCI!

**Thank you!** THANK YOU! **THANK YOU!** Thank you!

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		We are delighted to recommend Mick Cottom and his team of experts at RCI. Mick and his team have done		
		an excellent job of taking care of all our insurance needs and requirements for the last several years. We are		
		particularly impressed with the professional attitude and the courteous service for our hospitality insurance.		
		Mick and his team of experts have done a fine job in getting us competitive pricing along with great service.		
		Mickey Patel – Frontier Hotels, Tulsa, OK		
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