



About Us

History

James Wolf and Christy Wolf started the Innkeepers insurance program in 1989; they spent a year analyzing the innkeeping industry and wrote a policy to specifically address the insurance needs of an inn. Prior to that, Jim had been in the insurance industry since 1964 first on the company side then opening his own agency in 1970. Christy started her insurance career in 1984 after graduating with both a Business and a Marketing degree from the University of Maryland. Christy received her Certified Insurance Counselor (CIC) designation in 1993. In 1996, after owning and operating a Fly Fishing & Fine Guns establishment, Scott Wolf joined the agency. Scott graduated Cum Laude in Economics from Harvard University in 1988.

A Family Business Grows

Since 1989 the agency has grown significantly and has purchased their two largest competitors. James Wolf Insurance is the largest insurance provider for the Inn, Boutique Hotel, and Bed & Breakfast with the most comprehensive insurance coverage. Many Inn Associations on the local, state and national level including PAII and IIA have endorsed the Innkeepers program. Jim, Christy, and Scott are contributors for various trade journals, have written insurance manuals for several associations, and have literally toured the country conducting Innkeepers insurance seminars.

Seeing more opportunities, the program has expanded to provide coverage for resorts which offer Spa Services, Horseback Riding and Dude Ranches, Whitewater Rafting, Sporting Clays, Snowmobiling, Downhill Skiing, ATV's, Guided Hunting and Fishing, and many more outdoor activities.

In 2009, the agency merged with CBIZ, one of the nations leading providers of financial and business services. Because of the merger, Wolf Insurance now has available many more services and resources to offer its clients.

Program Highlights

In addition to overnight accommodations, the Innkeepers program also includes coverage for restaurant operations, spa operations, serving/selling alcohol, conferences, banquets, weddings, catering (either on site or off site), cross country skiing, snow shoeing, bikes for guests' use, swimming pools, small boats, gift shops, various classes and seminars (cooking classes, wine seminars, quilting classes, decorating seminars, fly tying instruction, etc), theme weekends, home tours, and long term rentals.

There are numerous coverages that make the Wolf Insurance Innkeepers policy the best policy in the industry including:

- Unlimited Building Coverage—they will spend whatever it takes to re-build your building should it be destroyed--this is something very unique in the industry.
- There is no co-insurance on the Building Coverage or Loss of Income Coverage--another unique aspect of the policy for when co-insurance is applied to a loss situation it may severely reduce the amount of money you will collect from that loss.
- The Loss of Income Coverage is on an unlimited basis a fact that is very important to innkeepers when they can't operate because of building and/or contents damage. The Loss of Income Coverage extends to power outages caused by overhead power lines with no waiting period--coverage unheard of in the industry (most policies have at least a 72 hour waiting period before coverage will respond and will only pay from that point forward, no coverage for the first 72 hours of the loss).
- The Innkeepers program does not depreciate antiques, every other policy depreciates antiques unless the antique is specifically scheduled, a time consuming and expensive process.
- The program includes Liquor Liability Coverage, Liquor Liability is excluded from all policies if you are in the business of "selling, serving, manufacturing, distributing or furnishing" alcohol—do you ever serve alcohol to guests? Don't be fooled into thinking "Host Liquor Liability" (the coverage most agent's place on the policy) will cover you in the event of a loss. Do you have an extensive and/or expensive wine cellar—not a problem, just include your wine inventory as part of contents amount.

Other coverages the program offers which make it unique in the industry are: ~Alternate Lodging for Guests, ~Mechanical Breakdown Coverage including the Extra Cost to Expedite Repairs, ~Crime Coverage, ~Back up of Sewer and Drains, ~Food Spoilage Coverage, ~Ordinance or Law Coverage, ~Building Glass Coverage, ~Builders Risk Coverage for Renovations/Additions, ~Damage to Gutters and Downspouts, ~Worldwide Contents Coverage, ~Coverage for Guests Property, ~Accidental Breakage of Fragile Articles, ~Money and Securities Coverage and coverage for Outdoor Furniture to name a few. Please refer to the Policy Overview section for a more thorough discussion of the coverages included in the program.

Homeowners Coverage Included

If the Inn is also your residence or if you have a separate residence you wish to protect within the Innkeepers program, the policy will include all of your Homeowners coverage making a Homeowners policy unnecessary. The Homeowners coverage includes: Personal Liability, Personal Property with Worldwide Coverage, Loss of Use and Additional Living Expense Coverage.

Other Coverages Provided

Wolf Insurance will also provide Workers Compensation Coverage, Umbrella Coverage, Earthquake Coverage, Flood Coverage, Business Auto Coverage, Personal Auto Coverage, Equine Coverage, DIC coverage---whatever your particular situation dictates.