



## A Guide to TAP Standard #3:

**Maintain current and sufficient levels of liability insurance. Proof of insurance to be provided upon request.**

Liability insurance is vital to the success of a business, as unexpected legal expenses or judgments following an unforeseen accident can potentially drive a business and its owners into bankruptcy. Insurance is a consumer expectation; it protects the owner's investment and increases the long-term stability of operations. This type of insurance also demonstrates an organization's commitment to managing risk to its customers and other partners, which can increase their confidence in an operation and translate into increased sales and additional opportunities.

Hospitality Newfoundland and Labrador has several insurance providers in its membership that are available to work with tourism operators to help them discover all the insurance options for their business and determine the best solution to fit their individual needs. Some providers even offer special rates to Hospitality NL members! Check out Hospitality NL's [Membership Directory](#) for a list of member insurance providers.

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In addition, Service NL provides the public with a wealth of information and knowledge about [Insurance Regulation](#), as well as, [Insurance and Risk Management for the Voluntary and Nonprofit Sector](#).



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