

Request for Reconsideration after Final Action

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| LAW OFFICE ASSIGNED | LAW OFFICE 111 |
| MARK SECTION | |
| MARK FILE NAME | http://tmng-al.uspto.gov/resting2/api/img/86278858/large |
| LITERAL ELEMENT | IN |
| STANDARD CHARACTERS | NO |
| USPTO-GENERATED IMAGE | NO |
| ARGUMENT(S) | |
| Please see the actual argument text attached within the Evidence section. | |
| EVIDENCE SECTION | |
| EVIDENCE FILE NAME(S) | |
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| DESCRIPTION OF | Applicant's substantive response to the likelihood of confusion refusal, together |

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|---------------------------------------|---|
| EVIDENCE FILE | with Exhibits A through G referenced therein |
| SIGNATURE SECTION | |
| RESPONSE SIGNATURE | /jill j. chalmers/ |
| SIGNATORY'S NAME | Jill J. Chalmers |
| SIGNATORY'S POSITION | Attorney of record, Colorado bar member |
| SIGNATORY'S PHONE NUMBER | (719) 473-3800 |
| DATE SIGNED | 09/17/2015 |
| AUTHORIZED SIGNATORY | YES |
| CONCURRENT APPEAL NOTICE FILED | YES |
| FILING INFORMATION SECTION | |
| SUBMIT DATE | Thu Sep 17 13:01:04 EDT 2015 |
| TEAS STAMP | USPTO/RFR-156.47.15.10-20 150917130104092847-862788 58-54091cf3f1d3a49cc588e7 f3cbd4385ac17a16c973272a0 5699f3d2b429de68d1-N/A-N/ A-20150917124143258984 |

**Request for Reconsideration after Final Action
To the Commissioner for Trademarks:**

Application serial no. **86278858** IN (Stylized and/or with Design, see <http://tmng-al.uspto.gov/resting2/api/img/86278858/large>) has been amended as follows:

ARGUMENT(S)

In response to the substantive refusal(s), please note the following:

Please see the actual argument text attached within the Evidence section.

EVIDENCE

Evidence in the nature of Applicant's substantive response to the likelihood of confusion refusal, together

with Exhibits A through G referenced therein has been attached.

Original PDF file:

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Converted PDF file(s) (4 pages)

[Evidence-1](#)

[Evidence-2](#)

[Evidence-3](#)

[Evidence-4](#)

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[Evidence-1](#)

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[Evidence-5](#)

[Evidence-6](#)

[Evidence-7](#)

[Evidence-8](#)

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Original PDF file:

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Converted PDF file(s) (6 pages)

[Evidence-1](#)

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[Evidence-13](#)

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[Evidence-16](#)

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Converted PDF file(s) (4 pages)

[Evidence-1](#)

[Evidence-2](#)

[Evidence-3](#)

[Evidence-4](#)

SIGNATURE(S)

Request for Reconsideration Signature

Signature: /jill j. chalmers/ Date: 09/17/2015

Signatory's Name: Jill J. Chalmers

Signatory's Position: Attorney of record, Colorado bar member

Signatory's Phone Number: (719) 473-3800

The signatory has confirmed that he/she is an attorney who is a member in good standing of the bar of the highest court of a U.S. state, which includes the District of Columbia, Puerto Rico, and other federal territories and possessions; and he/she is currently the owner's/holder's attorney or an associate thereof; and to the best of his/her knowledge, if prior to his/her appointment another U.S. attorney or a Canadian attorney/agent not currently associated with his/her company/firm previously represented the owner/holder in this matter: (1) the owner/holder has filed or is concurrently filing a signed revocation of or substitute power of attorney with the USPTO; (2) the USPTO has granted the request of the prior representative to withdraw; (3) the owner/holder has filed a power of attorney appointing him/her in this matter; or (4) the owner's/holder's appointed U.S. attorney or Canadian attorney/agent has filed a power of attorney appointing him/her as an associate attorney in this matter.

The applicant is filing a Notice of Appeal in conjunction with this Request for Reconsideration.

Serial Number: 86278858

Internet Transmission Date: Thu Sep 17 13:01:04 EDT 2015

TEAS Stamp: USPTO/RFR-156.47.15.10-20150917130104092

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Request for Reconsideration after Final Office Action for Serial No. 86/278,858



This is in response to the March 19, 2015 Final Office Action regarding Applicant's  stylized word and design mark ("Applicant's Mark" or "the Mark"). Applicant restates and incorporates herein the arguments and evidence submitted with its March 2, 2015 Response to Office Action.

There is No Likelihood of Confusion with the Cited Prior Registration



The Examining Attorney initially refused registration of Applicant's  stylized word and design mark because of a purported likelihood of confusion with U.S. Registration No. 3,780,558 for the

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 stylized word and design mark (the "Registered Mark"). As set forth in this Request for Reconsideration, Applicant respectfully disagrees with the conclusions reached by the Examining Attorney. In addition to the arguments and evidence submitted with the March 2, 2015 Response to Office Action, Applicant respectfully states that there is no likelihood of confusion in view of: (a) the differences in the services, (b) the differences and sophistication of the customers, and (c) the differences in the trade channels. Applicant therefore respectfully requests withdrawal of the refusal of registration and approval of this application for publication.

The Parties' Services are Different.

The Examining Attorney assumes that the Registrant's bed and breakfast services are related to Applicant's unique services in the nature of a private luxury vacation/residence club offering only high-end resort lodging services when in fact they are not. The Examining Attorney has assumed that the parties' services are somehow related, relying on Internet evidence that shows that a few bed and breakfast lodges characterize themselves as "lodging resorts" and concludes that the parties' services are therefore "sold or provided through the same trade channels and used by the same classes of consumers in the same fields of use, and the goods and/or services are similar or complementary in terms of purpose or function." However, as evidenced below, the Examining Attorney's assertions and conclusions are misplaced.

There is no overlap in the services offered by Applicant and the Registrant. Applicant's Mark is used with unique and specialized services in the form of a private luxury vacation and residence club where members are provided privileged access to exclusive lodging and vacation options in the nature of high-end resorts, hotels and private residences. As evidenced by Applicant's advertisements of its services provided under Applicant's Mark as detailed in Exhibit A, the unique type of lodging services provided by Applicant are in the nature of a private residence and vacation club where discerning customers are provided access to exclusive vacation and lodging options and related high-end specifically curated experiences. Unlike Applicant, the Registrant does not offer services in the nature of a private luxury vacation/residence club where members can access high-end luxurious resort lodging and vacation services. Rather, as detailed in the services covered by its registration and as evidenced by the specimen of use provided by Registrant to support the use of its different mark (see Exhibit B) Registrant uses its mark in connection with a single bed and breakfast located in Harlem, Manhattan. Unlike and distinct from the vastly different private and high-end vacation club lodging services provided by Applicant under the Mark, the bed and breakfast services provided by Registrant are uniquely tailored for a distinct set of travelers who seek a "home away from home" environment where travelers stay in a spare room or

cottage in the proprietor's inhabited residential home or property, and where all travelers share communal space, bathrooms and a home-style prepared breakfast with one another and the proprietor. (See Exhibit C.) Indeed, in its specimen of use, Registrant describes its own bed and breakfast as "family run and oriented." (See Exhibit B.) Clearly, the specific nature and purpose of each of Applicant's and Registrant's different services are readily and immediately apparent, and such differences are sufficient to distinguish the very different marks and to prevent confusion. If the true nature of the distinct services covered by the each of the Registered Mark and Applicant's Mark are properly construed, there is no likelihood of confusion and the Applicant's Mark should be published for opposition. Squirtco v. Tomy Corp., 216 U.S.P.Q. 2d 937 (TTAB 1983); *e.g.*, In re Dixie Restaurants Inc., 41 U.S.P.Q. 2d 1531, 1534 (Fed. Cir. 1997).

Purchasers of Applicant's Services are Sophisticated and Different from the Distinct Set of Purchasers of Registrant's Services.

The differences between the purchasers, the sophistication of the purchasers, and the care involved with the purchase of the services are highly relevant factors in a likelihood of confusion determination, and when there is sufficient care involved in making a purchase decision, there is no likelihood of confusion. Electronic Design & Sales Inc. v. Electronic Data Sys. Corp., 21 U.S.P.Q. 2d 1388, 1393 (Fed. Cir. 1992); Hewlett-Packard Co. v. Human Performance Measurement, Inc., 23 U.S.P.Q. 2d 1390, 1396 (Fed. Cir. 1991); and Astra Pharmaceutical Prod., Inc. v. Beckham Instruments, Inc., 220 U.S.P.Q. 786 (Fed. Cir. 1983).



Applicant's services provided under its  stylized word and design mark are high-end, luxury services, appealing to discerning and affluent club members who are willing to spend extravagantly on five star service and privileged and exclusive access to luxurious residences and vacations in the world's most sought after destinations (see Exhibit A). Applicant's customers are discerning customers who are willing to spend considerable sums of money to avail themselves of access to Applicant's luxury vacation club services provided under the Mark and, therefore, Applicant's customers are sophisticated purchasers who exercise a high degree of care when utilizing lodging services. (See Declaration of Ellis Rosenzweig attached as Exhibit D detailing the means and related costs of accessing Applicant's services.) In order to access the services provided by Applicant under its Mark, Applicant's customers must first join Applicant's vacation club and pay both an initiation fee and yearly membership fees. Id. at ¶14. Currently, a standard "Core" membership in Applicant's vacation club requires payment of an initial membership fee of \$17,500 and an annual membership fee of \$3,600, and more inclusive and exclusive membership levels can require payment of an initial membership fee of \$25,000 and annual fees of \$4,600. Id. at ¶15. Then, in order to utilize the luxury lodging and related services provided by Applicant under its Mark, Applicant's members pay an average nightly rate of \$1,200 and such rates can reach \$5,000. Id. at ¶16. Customers of providers of similar services to those offered by Applicant under its mark similarly pay substantial initiation and yearly membership fees and considerable nightly rates for access to exclusive accommodations. See Exhibit E. Based on the luxurious nature of the type of services offered by Applicant under its Mark, the discerning nature of Applicant's customers and the high-end price point for the type of services provided under Applicant's Mark, customers seeking these services are extremely careful and sophisticated in selecting these services. Under these circumstances, the sophistication of customers and care they take in purchasing Applicant's products minimizes the likelihood of confusion. See, *e.g.*, In re N.A.D., Inc., 754 F.2d 996, 999-1000, 224 U.S.P.Q. 969, 971 (Fed. Cir. 1985) (concluding that, because only sophisticated purchasers exercising great care would purchase the relevant goods, there would be no likelihood of confusion merely because of the similarity between the marks NARCO and NARKOMED); In re Homeland Vinyl Prods., Inc., 81 U.S.P.Q. 2d 1378, 1380, 1383 (TTAB 2006). Exercising a great degree of care in making their purchasing decisions, the consumers for Applicant's

services would readily identify the source for the products they seek. This degree of care, therefore, obviates any likelihood of confusion. *Id.*, citing Electronic Design & Sales, 954 F.2d at 718 (no likelihood of confusion where the parties' goods and services are usually purchased after careful consideration by persons who are highly knowledgeable about the goods or services and their source). In contrast, the customers of the bed and breakfast services provided under Registrant's Mark are a distinct group of individuals who particularly seek out a "home away from home" style of niche accommodation. See Exhibit F. Bed and breakfast customers are discerning and seek out a unique and different lodging experience. *Id.* This group of individuals is a distinctly different group of individuals who do not overlap with the sophisticated purchasers who utilize the services provided under Applicant's Mark.

These two distinct sets of consumers of each of Applicant and the Registrant do not overlap. Applicant's customers exercise great care when selecting the higher priced, different and specialized services identified by Applicant's Mark and, similarly, customers seeking bed and breakfast accommodation of the type provided under the Registered Mark are specifically looking for a different type of lodging. Applicant's sophisticated customers exercise both thought and care before making their selection of specialized services in the nature of high-end, luxury vacation club services provided by Applicant under the Mark. The distinct set of customers who seek accommodation at bed and breakfasts like those provided under the Registered Mark are not the same sophisticated and distinct customers of Applicant. Neither of these distinct sets of consumers would be confused either by the similarities between the Registered Mark and Applicant's Mark, or as to the source of the services that they are utilizing. Since the respective consumers of Applicant's and Registrant's services are distinct and Applicant's customers are also sophisticated, there is and will continue to be no likelihood of confusion. In re Amulets Corp., 6 U.S.P.Q. 2d 1312, 1315 (TTAB 1987); TMEP Section 1207.01(d)(vii).

The Parties' Services are Offered in Different Trade Channels.

Applicant's unique and specialized services in the form of a private luxury vacation and residence club where members are provided privileged access to exclusive lodging and vacation options in the nature of high-end resorts, hotels and private residences and the bed and breakfast services provided by Registrant are offered through unrelated channels of trade directed to distinct sets of customers. As detailed in the Declaration of Ellis Rosenzweig attached as Exhibit D, the services provided under Applicant's Mark are available only to members of Applicant's private vacation and residence club. To access Applicant's services, Applicant's customers must first attain membership in Applicant's private vacation and residence club and then Applicant's customers work directly with a personal vacation advisor provided by Applicant to assist with planning and booking a vacation and related lodging which may be accomplished using Applicant's member-only website. (See Exhibit G.) Registrant, on the other hand, does not and cannot offer its bed and breakfast lodging services using Applicant's unique and controlled channel of trade. Applicant's trade channels are exclusive and unrelated to those used by providers of bed and breakfast services like those detailed in the cited registration.

Moreover, even if the parties' services were provided in the same or similar outlets – that would not be enough of a basis for the Trademark Office to assert that there is a likelihood of confusion. The Trademark Trial and Appeal Board stated the following in In re August Storck KG, 218 U.S.P.Q. 823, 824 (TTAB 1983):

[T]he now well-established and frequently articulated doctrine . . . at there exists no "per se" rule that all

food products are to be deemed related goods by nature or by virtue of their capability of being sold in the same food markets, (i.e., the "modern supermarket environment" with its enormous variety of food, cleaning, paper and other products stocked and offered for sale).

See also Canada Dry Corp. v. American Home Products Corp., 175 U.S.P.Q. 557 (C.C.P.A. 1972) (no likelihood of confusion found even though court found that the products are commonly sold through the same retail outlets); Riviana Foods, Inc. v. Societe Des Products Nestle S.A., 33 U.S.P.Q. 2d 1669, 1670 (S.D. Tx. 1994) (court found that the fact that both products are sold primarily in grocery stores and supermarkets is of little significance because approximately 15,000 - 20,000 products are sold in today's supermarkets); Worthington Foods, Inc. v. Kellogg Co., 14 U.S.P.Q. 2d 1577, 1599 (S.D. Ohio 1990) (trademark law does not include a rule that all products sold under the same roof with similar marks will engender confusion as to source, connection or sponsorship).

In the Office Action, the Examining Attorney asserts that Applicant's and Registrant's services are sold or provided through the same trade channels. However, that assertion fails to take into consideration the marketplace realities for each of Applicant's and Registrant's services provided under their respective marks. Consumers cannot be confused when the parties are not likely to become competitors, and the respective marketing channels and services do not overlap. See, e.g., Current Communications Group LLC v. Current Media LLC, 76 U.S.P.Q. 2d 1686 (S.D. Ohio 2005) ("... generic internet use is not the equivalent of overlapping marketing channels.")

In summary, in addition to those arguments against a likelihood of confusion detailed in Applicant's initial



Response to Office Action filed on March 2, 2015, Applicant's

stylized word and design mark
HARLEM'S IN

is not likely to be confused with the cited registration for the stylized word and design mark because of the differences in the respective services, the differences and sophistication of the customers, and the differences in the channels of trade for the distinct services provided by each of Applicant and Registrant. Based on the foregoing remarks, Applicant respectfully requests withdrawal of the refusal of registration and approval of the application for publication.

EXHIBIT A



YOUR PASSPORT TO THE WORLD

BY LOCATION

BY ACCOMMODATION



ALL
DESTINATIONS

WE OFFER ACCESS TO A CURATED COLLECTION OF EXCEPTIONAL VACATION OPTIONS, INCLUDING ACCOMMODATION TYPES OF MANY SHAPES AND SIZES, EACH HAND-SELECTED TO MEET INSPIRATO'S EXACTING STANDARDS.



RESIDENCES

INSPIRATO RESIDENCES

Private luxury vacation homes, managed and controlled by the club for the exclusive use of Inspirato members and guests.

- > 2 to 5+ bedrooms, multiple bathrooms, separate living areas and fully equipped kitchens
- > Inspirato upgrades including high-end furnishings and electronics, fine linens and spa-quality bath amenities
- > Advance planning and on-site concierge service from our Inspirato team



- | | | | |
|-------------------------------|------------------------------------|-----------------------------------|--------------------------------------|
| Aspen, Colorado | Hilton Head Island, South Carol... | Palm Springs/Coachella Valley... | Steamboat Springs, Colorado |
| Austin/Lake Travis, Texas | Isle of Palms, South Carolina | Palmetto Bluff, South Carolina | Telluride, Colorado |
| Beaver Creek, Colorado | Jackson Hole, Wyoming | Provence, France | Tortola, British Virgin Islands |
| Bordeaux, France | Kiawah Island, South Carolina | Rosemary Beach/Scenic 30A, F... | Turks and Caicos, British West I... |
| Cacique Peninsula, Costa Rica | Kohala Coast, Big Island, Hawaii | San Diego, California | Tuscany, Italy |
| Cannes, France | Lake Michigan/Harbor Country,... | Santa Barbara, California | Vail, Colorado |
| Cape Cod, Massachusetts | Mont-Tremblant, Quebec | Scottsdale, Arizona | Virgin Gorda, British Virgin Isla... |
| Chamonix, France | Nantucket, Massachusetts | Sonoma County, California | Whistler, British Columbia |
| Deer Valley, Utah | Naples, Florida | Squaw Valley, Lake Tahoe, Cali... | |
| Florence, Italy | Newport, Rhode Island | St. Croix, U.S. Virgin Islands | |
| Grand Cayman, Cayman Islands | Northstar, Lake Tahoe, California | St. John, U.S. Virgin Islands | |

HOTEL & RESORT RESIDENCES

Villas and residences within luxury resort communities, with access to serviced on-site amenities like pools, restaurants, golf courses, fitness centers and spas.

- > 1 to 5+ bedrooms, multiple bathrooms, separate living areas and kitchens
- > Includes residences at top resorts like Esperanza in Los Cabos, Montage Kapalua Bay on Maui and The Ritz-Carlton in Grand Cayman
- > Advance planning from our Inspirato team, with dedicated on-site concierge service



- | | | | |
|-------------------------------|-----------------------------------|---------------------------------|-------------------------------------|
| Anguilla, British West Indies | Las Vegas, Nevada | Provence, France | San Francisco Bay Area, Califor... |
| Bahia Beach, Puerto Rico | Los Cabos, Mexico | Punta Cana, Dominican Republic | Sea Island, Georgia |
| Chicago, Illinois | Nantucket, Massachusetts | Punta de Mita, Mexico | St. Martin, French West Indies |
| Dorado Beach, Puerto Rico | Nevis, West Indies | Rancho Palos Verdes, California | Stowe, Vermont |
| Fort Lauderdale, Florida | Northstar, Lake Tahoe, California | Real Del Mar, Mexico | Telluride, Colorado |
| Grand Cayman, Cayman Islands | Ojai Valley, California | Riviera Maya, Mexico | Turks and Caicos, British West I... |
| Grenada, West Indies | Paris, France | Rose Hall, Jamaica | Wailea, Maui, Hawaii |
| Kapalua, Maui, Hawaii | Peninsula Papagayo, Costa Rica | San Diego, California | Watch Hill, Rhode Island |



 ROOMS/SUITES

HOTEL & RESORT ROOMS/SUITES

Premium accommodations at luxury hotels and resorts that we love, with access to on-site amenities.

- > 1 to 3 bedrooms with en-suite bathrooms and separate living area in suites
- > Includes accommodations at top hotels and resorts like Fairmont, Park Hyatt, St. Regis and Trump
- > Verifiable savings backed by our Inspirato Member Value Guarantee



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 Aspen, Colorado
 Bali, Indonesia
 Boston, Massachusetts
 Cape Cod, Massachusetts
 Charleston, South Carolina
 Chicago, Illinois
 Con Dao, Vietnam
 Dana Point, California
 Doonbeg, Ireland
 Douro Valley, Portugal

Kohala Coast, Big Island, Hawaii
 Laamu, Maldives
 London, England
 Miami/South Beach, Florida
 Mustique, St. Vincent and the ...
 Napa Valley, California
 New York, New York
 Ninh Van Bay, Vietnam
 Orlando, Florida
 Paris, France
 Provence, France

Qing Cheng, China
 Rio de Janeiro, Brazil
 Riviera Maya, Mexico
 Roatán, Honduras
 San Diego, California
 San Francisco Bay Area, Califor...
 San Miguel de Allende, Mexico
 Santa Barbara, California
 Seattle, Washington
 Sonoma County, California
 Squaw Valley, Lake Tahoe, Cali...

St. Barts, French West Indies
 St. Martin, French West Indies
 St. Michaels, Maryland
 The Poconos, Pennsylvania
 Tuscany, Italy
 Vail, Colorado
 Vancouver, British Columbia
 Wailea, Maui, Hawaii
 Washington, D.C.
 Woodstock, Vermont
 Zighy Bay, Oman

 EXPERIENCES

INSPIRATO EXPERIENCES

Remarkable adventures with fellow club members, exploring faraway lands and celebrating iconic events.



- > Customized itineraries designed just for Inspirato Members and guests
- > Members-only value through special access, benefits and inclusions
- > Advance planning from our Inspirato team, with on-site Inspirato staff and dedicated service



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Private Yacht Experience

The 2016 Kentucky Derby **NEW**
The Big Game **NEW**

The Masters 2016 **NEW**

Venice to Rome Cruise

PARTNER EXPERIENCES

Personal journeys, destinations, and events carefully vetted to give you even more places to experience with the club.

- > Destination spas, guest ranches, safaris and other distinctive trips and events available through top experience providers
- > Advance planning from our Inspirato team, with on-site service from trusted partners



African Safari, Kenya
Bhutan: Himalayan Kingdom Jo...
Brush Creek Ranch, Wyoming

C Lazy U Ranch
Canyon Ranch, Arizona

Canyon Ranch, Massachusetts
Galapagos Voyage

Machu Picchu
New York Fashion Week

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of Inspirato®

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Travel/Leisure

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About Inspirato

Page Info
Milestones

| PAGE INFO | |
|-------------------|--|
| Start Date | Founded on January 1, 2011 |
| Address | No street address |
| Short Description | Inspirato with American Express is a private club providing members access to the Inspirato Collection of hundreds of curated luxury vacation options. |
| Long Description | Inspirato with American Express is a private club providing members access to the Inspirato Collection of hundreds of curate... See More |
| Awards | Best of the Best (Robb Report Magazine 2012) http://www.robbreport.com/Paid-Issue/Best-of-the-Best-2012-Vacation-Homes-Inspi... See More |
| Products | • Inspirato Core: Our Core membership is for those who want it all. Travel anytime throughout the year, across our entire p... See More |
| Phone | (303) 586-7771 |



Inspirato with American Express

Hospitality
201-500 employees

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Home



Inspirato with American Express is a private club providing members access to the Inspirato Collection of hundreds of curated luxury vacation options:

INSPIRATO RESIDENCES

Private luxury vacation homes, managed and controlled by the club for the exclusive use of Inspirato members and guests.

HOTEL & RESORT RESIDENCES

Villas and residences within luxury resort communities, with access to serviced on-site amenities like pools, restaurants, golf courses, fitness centers and spas.

HOTEL & RESORT ROOMS/SUITES

Premium accommodations at luxury hotels and resorts that we love, with access to on-site amenities and guaranteed members-only value.

INSPIRATO EXPERIENCES

Remarkable adventures with fellow club members, exploring faraway lands and celebrating iconic events.

Launched in 2011 and now the largest destination club in the world with hundreds of luxury vacation choices in dozens of sought-after destinations, Inspirato is the luxury vacation solution to help you create inspired moments and lasting memories for you to share with family and friends.

Inspirato with American Express employees



Kayte Foster
Business Development

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- Del Taco employee Offer!!**
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People Also Viewed



In March 2013, Inspirato announced a partnership with American Express and the destination club's new name, "Inspirato with American Express." Learn more by visiting inspirato.com or calling (888) 546-5008.

Specialties
Over 500 Luxury Vacation Options, Members-Only Events & Partner Benefits, Personalized Vacation Planning Service, Membership Options for Individuals, Families & Companies

| | | |
|---|--------------------------------|-------------------------------|
| Website http://inspirato.com | Industry Hospitality | Type Privately Held |
|---|--------------------------------|-------------------------------|

| | |
|--|------------------------|
| Company Size 201-500 employees | Founded 2011 |
|--|------------------------|

Recent Updates

Inspirato with American Express They say everything is bigger in Texas - and our 5-bedroom lakefront Waterstone Lodge on Lake Travis is no exception. Grab your whole family (best friends, too!) and join us in Texas Hill Country --> <https://lnkd.in/ed3mD5B>



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John M Blinstrub and Zachary Sennett

Inspirato with American Express Everyone has a bucket list, but how many actually get to live their list? We are excited to announce three new Inspirato Experiences at iconic events in 2016! Get ready for



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Our customers include Google, Apple, Microsoft, as well as individuals.

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UPM offers full development support from concept to commercialization.

EXHIBIT B

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at Carmine's Bed & Breakfast

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About Us

Built upon family values and attention to detail, Harlem's In is a family run and oriented space with your comfort and relaxation in mind. Situated in a Victorian Row-House Style Brownstone in the Historic Mount Morris Park district of Harlem (Manhattan, NY) with nearby access to New York City restaurants, transportation, theaters, museums, public parks, and shopping areas. We do our best to provide all the conveniences of Home.

Amenities

Fully Furnished
Continental breakfast provided on a daily basis
Access to Private Garden
Fresh Linen
Private Bathroom & Equipped Kitchen
Personal Washer & Dryer
Additional Folding Bed Available

Rates & Policies

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\$185 per night for double occupancy
\$210 per night for triple occupancy
Children under 6 require no fee
We Accept U.S Currency, Travelers Check, and/or Credit Cards through Paypal
Discount rates available w/o Continental breakfast amenity

Transportation

2/3/4/5/6/C/B Trains within walking distance
M1/M2/M7/M102/M60 Buses within 5-10 minutes walking distance

For Information & Reservations or Just to Drop A Line

owner: Carmen Gothe
phone: 646-468-0308
email: harlemsin@gmail.com
* We speak English, German, and Spanish

Please View the Pictures Below

HARLEM'S IN



EXHIBIT C

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- Bed and Breakfasts Around the World >
- Bed and Breakfasts Recommended by Guests >
- Murder Mysteries at Bed and Breakfasts >
- Romantic Escapes at Bed and Breakfasts >
- Unique Getaways at Bed and Breakfasts >
- Child-Friendly Bed and Breakfasts >
- Haunted Bed and Breakfasts >
- Historic Bed and Breakfasts >

A bed and breakfast is generally known as a private home where a guest is provided a place to stay for the night. In some cases, the bathroom provided for the guest is shared with the family or another guest -- although the majority of guests now expect (or demand) a private bathroom (usually en suite, or "in the room"). Breakfast is usually included with the price of the room.

A bed and breakfast provided in a private home is sometimes referred to as a homestay.

The Garfield Suites Hotel
www.garfieldsuiteshotel.com
 Free Shuttle & WiFi - Large Suites- Entertainment District -Near Casino

Newport Rhode Island B&B
www.armisteadcottage.com
 Newport B&B Romantic Rooms A/C Gourmet Breakfast Specials and more

Newport R.I. Romantic Inn
www.hydrangeahouse.com
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- [Bed and Breakfast Inn](#)
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Ads

In addition to converted private residences, some establishments are considered bed and breakfast inns. The same concepts of "room and breakfast" apply. The major difference is that an inn has more rooms available than the usual one to four found in a private home. Inns often provide meals in addition to breakfast, as well as other services not always provided in a private home.

These two terms are used in the industry to distinguish the difference between a stay in a private home and an inn. But remember, no two homes or inns are alike. They vary even within the same geographic area. These differences are part of what attracts people to stay at a B&B home or inn and are a significant part of their popularity. Each one has its own personality.

Generally, a B&B is not the reason for a guest to visit an area, but in some cases B&Bs have done such a masterful marketing

TODAY'S TOP 5 PICKS IN TRAVEL

- Recreational Opportunities - Bed and Breakfasts Nearby ▶
- Pet-Friendly Bed and Breakfasts ▶
- How to Run a Bed and Breakfast ▶
- Inns for Sale - Bed and Breakfasts for Sale ▶
- Recipes from Innkeepers ▶
- Innkeeper Interviews ▶
- Bed and Breakfast Tips ▶
- Blog ▶
- Find a Bed and Breakfast ▶
- Unique Bed and Breakfasts ▶
- Tips for Aspiring Bed and Breakfast Innkeepers ▶
- Updated Articles and Resources ▶

job that this has changed. People read articles in a variety of publications and sometimes are attracted by a bed and breakfast and plan to visit the area specifically to stay at that B&B.

Towers Bed & Breakfast

www.mispillion.com
Book getaway at elegant adults only B&B in Delaware Victorian mansion

B&B Website Design

www.mybnbwebdesign.com/
Affordable web design for B&Bs Book more rooms with a new website!

Ads

Travelers usually are attracted by recreational, cultural or historic sites, or by business they have in a particular area. Business travelers, especially women, sometimes seek out bed and breakfast accommodations as an alternative to the typical lodge, motel or hotel facility available in an area. B&Bs provide the traveler with a different lodging experience as well as what many consider a safer environment.

A Brief History of Bed and Breakfasts

The bed and breakfast concept has existed in one form or another since the beginning of man. [Monasteries served as bed and breakfasts](#) for travelers, and in some cases still do.

Bed and breakfasts have been very popular with the traveling public in Europe for years. It was in England, Scotland and Ireland that the term "B&B" first came into use. Tourists will see B&B signs in many windows there. The term "bed and breakfast" is not used in many other countries. Terms such as paradors, pensions, gasthaus, minskukus, shukukos and pousados are used to describe what Americans and English-speaking Europeans think of as a bed and breakfast.

The United States also has a history of bed and breakfasts dating back to the time of early settlers. As the pioneers traveled the trails and roads across this county, they sought a safe refuge in homes, inns and taverns. In fact, some of those historic accommodations now serve as B&Bs.

During the Great Depression, many people opened their homes to travelers to bring in some additional money for the family. The term "boarding house" was used at this time. After the Depression, this type of lodging declined and many people had the idea they



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By Joe Cortez
Travel Insurance a Safety Expert



5 Canadian Winter Tours That Are Fabulous for Families

By Jane McLean
Canada Travel Expert



The Ultimate Mountain Wellness Destination

By Aimee Heckel
Colorado Travel Expert



The Best New England Fall Foliage Tours

By Kim Knox Beck
New England Travel Expert



Remembering 9/11 at The National September 11 Memorial Museum

By Elissa Garay
Manhattan, NY Expert

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were just for low-income travelers or drifters. In the early fifties, people may remember the term "tourist home" being used. This too was essentially a form of bed and breakfast. Once motels were built on the new highways, they were soon forgotten.

In large part because of the number of Americans traveling to Europe in recent years and rediscovering B&Bs, there has been an exponential increase in interest in the U.S. Today, the B&B is not viewed as a low-cost lodging facility but as an attractive alternative to the typical standard chain hotel or motel room. Today, some bed and breakfasts offer amenities not unlike those found at the most upscale hotels in the world.

This series of worksheets and information was originally written by Eleanor Ames, a Certified Family Consumer Sciences professional and a faculty member at Ohio State University for 28 years. With her husband, she ran the Bluemont Bed and Breakfast in Luray, Virginia, until they retired from innkeeping. Many thanks to Eleanor for her gracious permission to reprint them here. Some content has been edited, and links to related features on this site have been added to Eleanor's original text.

Related Articles

- [Want to Open a Bed and Breakfast? What to Think About First](#)
- [Find Out if You're Ready to Open Your Own Bed and Breakfast](#)
- [Do You Have the Skills to Be an Innkeeper?](#)
- [Whose Job Is It? - Assigning Duties at a Bed and Breakfast](#)
- [Zoning Issues for Bed and Breakfasts](#)
- [How to Make Money Running a Bed and Breakfast: Your Profit Guide](#)

Our Expert Recommends

- [Worksheet Index](#)
- [Will You Make Money?](#)
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Bed and breakfast

From Wikipedia, the free encyclopedia

For other uses, see [Bed & Breakfast \(disambiguation\)](#).

A **bed and breakfast** (Typically shortened to *B&B* but also spelled *BnB* in Internet usage) is a small lodging establishment that offers overnight accommodation and inclusive *breakfast*, but usually does not offer other meals. Typically, bed and breakfasts are private homes or family homes offering accommodations-the typical B&B has between 4 and 11 rooms, with 6 being the average.^[1]

"**Bed and breakfast**" is also used as a term to describe the level of catering included in a hotel's room prices (as opposed to room only, half-board, full-board etc.).

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|---------------------------------------|
| 1 Overview |
| 2 Regional differences |
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| 2.2 China |
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| 3 Regulations |
| 4 Professional and trade associations |



Breakfast at a B&B in Quebec City, Canada.

- Français
- Frysk
- 한국어
- Bahasa Indonesia
- Italiano
- Bahasa Melayu
- Nederlands
- Nedersaksies
- 日本語
- Norsk bokmål
- Polski
- Português
- Русский
- Simple English
- Suomi
- Svenska
- Türkçe
- 中文

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- 5 Studies
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 - 5.2 Michigan State University study
 - 5.3 ComScore study
 - 5.4 *Journal of Travel Research* study
 - 5.5 Prince Edward Island study
 - 5.6 *TIME* magazine
- 6 See also
- 7 References

Overview [\[edit\]](#)

Generally, guests are accommodated in private bedrooms with private bathrooms, or in a suite of rooms including an en suite bathroom. Some homes have private bedrooms with a bathroom which is shared with other guests. Breakfast is served in the bedroom, a dining room, or the host's kitchen.

B&Bs and [guest houses](#) may be operated as either a secondary source of income or a primary occupation.. Often the owners themselves prepare the breakfast in clean the rooms, but some bed and breakfasts hire staff for cleaning or cooking. Properties with hired professional management are uncommon (unlike [inns](#) or [hotels](#) but may exist if the same owner operates multiple B&B's.

Some B&Bs operate in a niche market. Floating bed and breakfasts are boats or houseboats which offer B&B accommodation; the [CCGS Alexander Henry](#) museum ship was one example. In some communities, former [lighthouse keeper](#) quarters have been turned into B&B rooms after the [light](#) has been automated or decommissioned.

Regional differences [\[edit\]](#)

Australia [\[edit\]](#)

Despite the cultural similarities and a population more than twenty times greater, there are far fewer B&Bs in the whole of [Australia](#) than there are in just the [South Island](#) of [New Zealand](#).^[2]

Since the 1960s the average per capita disposable income of Australians has been greater than that of [New Zealanders](#) and this has mitigated the powerful incentive to let out rooms in their homes to travellers.^[citation needed] Another factor may be that [Australia](#) has, apart from [City States](#) such as [Singapore](#), the greatest concentration of city dwellers anywhere on the globe and these cities are amply supplied with budget hotels and motels.^[citation needed]

China [\[edit\]](#)

In [China](#) expatriates have remodelled traditional structures in quiet picturesque rural areas and opened a few rustic boutique hotels with minimum amenities. Most patrons are tourists but they are growing in popularity among the Chinese.^[3]

Cuba [\[edit\]](#)

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BUDGET TRAVEL / FAMILY/KIDS TRAVEL

Is A Bed & Breakfast Stay Right for You?

Posted by PeterGreenberg.com on March 26, 2008 at 11:01 am

Share on:



If you've never stayed at a B&B, you may be envisioning the horrors of waiting in line to use the shower, making excruciating small talk over breakfast, or being ambushed by furniture festooned with doilies and cluttered with collector teacups.

But there's no need to fear!

Inns are as unique as their owners, so there truly is something for everyone.

CHOOSING THE RIGHT B&B

According to Jay Karen, President and CEO of the Professional Association of Innkeepers International (PAII), guests need to do their research before booking a B&B online. "Check their



International (PAII), guests need to do their research before booking a B&B online. "Check their Web site for user reviews, awards and any press coverage the inn might have gotten in consumer-related media. Also, some of the online directories (i.e. BedandBreakfast.com and iloveinns.com) come out with periodic awards for deserving inns. B&Bs that provide a link to their online reviews usually are proud of the quality their guests can expect."

Karen also suggests considering following questions to make sure you get the experience you want:

- If you want a romantic getaway, do your innkeepers have special packages that meet your needs?
- Can they recommend the most romantic places to dine?
- Will you have the privacy you desire?
- Will children or pets be joining you on the trip? You should be sure to investigate the B&B's policies, as many inns either do not allow pets or children under a certain age, or may charge a nominal fee.
- Ask your innkeeper what newspapers they get delivered to the inn.
- Do you prefer modern décor or to be surrounded by a bit of history?
- Are you OK with walking up a flight of stairs to get to your room? Be sure to know where in the inn your room is located. You can't always glean this information from Web sites, so do not be afraid to call or email the innkeepers directly and share what you are hoping for.

According to Sandy Soule, editor of [BedandBreakfast.com](#), one way to get the most out of your stay is to "get to know other B&B travelers. By talking to them, you'll get insight into what made their stay special, and also some referrals for other B&Bs."

Soule advises travelers to "make the most of your stay by being there as long as possible to enjoy complimentary benefits. Check in during the afternoon so you'll have plenty of time to get advice on dinner and activities in the area. Most inns offer afternoon snacks and beverages, and some offer tea and/or wine and cheese in the evening."



Most importantly, she recommends that you "talk with the innkeepers—ask about things to

do—inkeepers are the ultimate concierges and they are what make a B&B personalized. Inns are often a reflection of the innkeepers' personality too, so it's fun to get to know the innkeepers to understand the artwork and the décor of the inn."

Soule suggests to look for inns that are "owner-operated, [because] no one gives better advice about the area or can deal with problems quicker than a resident owner/innkeeper," and recommends those that are "distinctive, since the best B&Bs are a delicious balance of the personal warmth of the innkeepers, the style and comfort of their inn, and the appeal of the setting itself."

WHY GO B&B OVER A HOTEL



According to Soule, "While luxury B&Bs are not cheap, they are often a far better value than a hotel with the same room rate. If you place a value on all the 'free' benefits included in the cost of your stay at a bed and breakfast inn, you'll be surprised how much you're really getting."

Some perks are that "local and toll-free calls are free at almost every B&B," whereas "many hotels charge 50-75 cents for local calls and long distance rates are astronomical."

Also, she points out that while you would have to pay for overpriced room service or have your breakfast at a restaurant if you stayed at a hotel, B&Bs provide a full breakfast (and sometimes you can request that they serve it in your room). Also, "many B&Bs stock soft drinks, coffee and tea makings, wine and beer, snacks, fresh fruit, cookies, candies, evening desserts, and sherry in a guest pantry or dining room, and occasionally right in guest suites—and these treats are usually free."

According to Jay Karen, B&Bs boast a veritable list of advantages over a standard hotel:

- At a B&B, there is one concierge for a handful of guests, as opposed to one concierge for hundreds of guests.
- Many B&B guests feel more secure staying at B&Bs rather than hotels, because there are fewer people going in and out, and the innkeepers generally keep an eye on what's going on at the property.

- Peace and quiet. Many B&Bs are not built next to freeways or busy downtown roads (although some are in the heart of urban areas).
- Homemade granola. Locally roasted coffee. Organic ingredients. These are some things you would more likely encounter at a B&B.
- Free high-speed Internet. Many inns these days offer complimentary Internet access, and many have a free "business station" for printing boarding passes or other documents.
- Luxury textiles—many inns have luxury bed linens and bathrobes for you to enjoy. Your typical off-the-freeway hotel doesn't invest in this kind of luxury.
- Group get-togethers. Many innkeepers will allow groups to book the entire B&B for fun getaways, like board game weekends, girlfriend getaways, weddings, etc.
- Many pet-friendly B&Bs will welcome your four-legged friends with their own amenity baskets and plenty of places to take nice walks.

If you're the kind who likes to mingle with your hosts, you may end up making some life-long friendships.

More than 75 percent of B&Bs are run out of historic homes. There's something really neat about walking through the doorway of a well-maintained, hundred-year-old house.

Innkeepers, as owners of their properties, truly feel their patrons are guests, whereas the hotel staff is more likely to see patrons as customers. A subtle, but important difference.

THE QUIRKS OF BED AND BREAKFASTS, HOME AND AWAY

One of the many factors that make staying at a B&B more exciting than at a homogenized hotel is that each B&B is created out of and representative of its environment, so each place has its own character that give you a taste of local flavor and lifestyle.



For example, New England is densely populated with full-service "country inns," which typically provide lunch and/or dinner, may have liquor licenses, and often offer warm cider in the afternoons. In Southern states, you'll find plenty of antebellum mansions and probably eat "gourmet-style grits" with breakfast and sweet tea later in the day. Wisconsin inns are more likely to feature local cheeses, and in California, you can expect to enjoy organic, healthy local fare, possibly

accompanied by local wines, or home-grown avocados and citrus. Additionally, many inns serve as showcases for regional artworks and handmade items.

B&B vary internationally as well: American B&Bs tend to be larger and run more like professional businesses, while those in Australia, the UK, and New Zealand are usually smaller family-run establishments. According to Soule, "in the U.S. they are more of an end in themselves, while in Europe they are more of a means to an end—affordable travel."

Karen puts it another way: "Since Americans like to do things up big, we have developed the concept of larger B&Bs much more than in other countries, and have done much more to follow and promote professional standards of practice."

SOME NOTABLE B&BS



La Belle Epoque Inn located in Napa Valley came into being after owners Derek and Roxann stayed at a B&B in Canada. What they enjoy most is getting to know their guests—what guests enjoy most might be the home-baked breakfasts (pecan French toast, chicken apple sausage, rosemary scones, brandy apples, and fresh fruit), the tastefully decorated rooms, the spa services, or the evening get-togethers with the owners over local wines and appetizers. There are also a number of wineries that

come to the inn and pour their wine and talk about wine making and wine tasting with guests. Room rates vary from \$179-\$439 depending on the room and time of year. 800-238-8070, www.labellepoque.com

Stone Hedge Inn, nestled in 26 acres near the Blue Ridge Mountains in North Carolina, is a green rural getaway for those who want to leave civilization for fresh air, homey comfort, and some of the best cooking in the country. The main house, built in the 1930s in the "stacked stone" style, features a dining area with breathtaking views of the foothills. After sunset, candles illuminate the room for a romantic ambiance in which you can enjoy cuisine made from the fresh ingredients by the owners, Tom and Shaula Dinsmore. Tom and Shaula both graduated with degrees in Marine Biology—but when that didn't pay off, their income came from working in the restaurant business for many years, which prepared them for their inn keeping adventure. Room rates for their six unique rooms found in three separate stone buildings vary from \$140 to \$155

800-859-1974, www.stone-hedge-inn.com

Lynton Hotel, well located in central London, is a small family-run B&B that advertises as "quiet, simple, clean and friendly." The owners, brothers Mark and Simon, share responsibilities around the Inn and take great pride in providing a clean, well kept space as well as a low-key comfortable atmosphere. As an ex-London cab driver (turned English breakfast chef extraordinaire), Mark is particularly suited to offering insights into the local attractions and can tell you how to get just about anywhere. Here's what a morning at Lynton is like from a former guest: "Mark was always singing along with the radio on and would ask me what my plan for the day was. He was eager to help me when I mentioned I had forgotten to bring my plug adapter; he ran in and got his and let me borrow it for my stay." All rooms have free Wi-Fi and range from around \$110-\$200 per night. +44 20-7730-4032, www.lyntonhotel.co.uk



The **Gates Country Lodge** in North Canterbury on New Zealand's South Island includes three luxury guest suites, and the grounds offer a tennis court, petanque and croquet areas, and a swimming pool. Owners Jim and Wendy feature the best food and wine in North Canterbury. Jim holds the position of Senior Judge with New Zealand Winegrowers and is a Wine Consultant for Air New Zealand, which allow him to taste over 5000 wines a year—and he makes sure his guests benefit from his experience. He describes his extensive wine list as "a blackboard nature; tends to change dramatically depending on what is drinking well!"

He is very willing to tutor guests "through a range of wines which they can then re-taste with dinner to see the interaction with food." Guests eat well too—with eggs gathered from the free-range hens next door, and fresh local ingredients used as much as possible, sometimes from the Lodge's own garden.

When asked what he liked best about operating his B&B, Jim says "the interaction with people is fantastic, you learn so much about people and culture, and having the flexibility of your own working hours is incredibly rewarding. We are in the midst of a rural farming area (lots of sheep, cattle and deer on the surrounding farms) and the obvious delight of our guests to find themselves in this environment is great." Room rates vary with size and season from \$278-\$357. 64-3-315-6162, www.thegateslodge.co.nz

At the **Koromiko Homestay**, in New Zealand's capital

At the **Koromiko Homestay**, in New Zealand's capital city of Wellington, guests are invited in as one of the family. Owners Kris, Chris and Andy liked the atmosphere at their friend's gay-friendly/gay-owned homestay (at **Autumn Farm** in Takaka), and decided to try it out for themselves—which they've done very successfully.



One of the things that make their homestay special is the atmosphere—they cater to the gay market, "so gay men can feel 'at home' in a way that can be difficult in many 'straight' B&Bs." They also occasionally have women or straight men that prefer the 'vibe' of a gay place. Koromiko's unusual architecture, designed by a locally famous architect, features the "Sky room"—a glass walled room with one of the best views over the city.

Their private garden holds outdoor baths with solar heated water overlooking the city, and Andy, "a keen gardener" makes sure that there are plenty of plants to satisfy even the greenest of thumbs. In addition to regular guests, they also have "WWOOFers" (Willing Workers on Organic Farms) staying with them who work for a few hours a day in return for food and lodging. Chris and Andy used to run adventure tours around New Zealand, and are happy to give guests advice about where to go off the beaten track around the country. Andy says, "Wellington itself has loads of outdoor activities within minutes of our front door, including bush walks and mountain bike trails." If you're not planning to do laundry or gardening, room rates range from \$56 for one person, or \$87 for two per night. 64-4-9386539, www.koromikohomestay.co.nz

By Lauren Van Mullem for PeterGreenberg.com.

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Growing a Niche in the Bed and Breakfast Industry

By Laura Mazzucca Toops | October 17, 2005

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As leaves begin to fall in the Midwest, city dwellers are making an exodus to quaint towns like Galena, Ill. and Dubuque, Iowa to soak up the autumn colors and ambiance. For many, their stays center around a country inn or bed-and-breakfast lodging.

According to the Professional Association of Innkeepers International (PAII), bed and breakfasts and country inns are a \$3.1 billion industry, with more than 20,000 inns or B&Bs in

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the United States alone, said Krista Battista, PAII's marketing and communications manager.

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For insurance agents, carving a niche business from this lucrative market can be a smart business move—provided you know what you're doing

No typical business

"There is no such thing as a typical bed and breakfast," said Alex Ebel, director of marketing for James W. Wolf Insurance, an agency based in Mount Airy, Md. that exclusively writes B&B coverage. "B&Bs are unique in that people live and work in the same location."

For example, there is a definite distinction between B&Bs and inns, according to the PAII. A "home stay" is an owned-occupied private home where the business of renting rooms is secondary to its use as a private residence, with breakfast the only meal served. A "bed-and-breakfast inn" is both a home for its owners and a lodging establishment, usually operated at a higher level of professionalism than a home stay. "Country inns" are similar to B&Bs, but also serve an evening meal in addition to breakfast, with price generally included in the room rate.

All of these types of lodging share several attributes: a high level of personal service, good value, unique ambiance and surroundings, and architecturally interesting or historic structures and decor. A professional B&B meets all the appropriate tax, fire, building, zoning and health requirements, and most have been inspected by both local authorities and a state B&B association.

For B&B owners, the overlap between private residence and public business creates a host of unique liability exposures, said Chuck Andracchio of TRICOR Insurance and Financial Services, a third-generation agency based in Lancaster, Wis. with a fairly new B&B specialty. Because B&Bs serve food, they have liabilities connected with restaurants, such as food and airborne pathogen exposures. Most B&Bs are furnished with antiques, which presents a unique property exposure. And the normal slip-and-fall exposures related to homeowners are

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also part of the package, Andracchio said.

More than just commercial coverage

Too many B&B owners tend to focus on the commercial side when purchasing insurance coverage, overlooking the fact that their business address and primary residence are one and the same. "You'd be shocked at how many have commercial without personal coverage," Andracchio said, adding that in his speaking engagements at state B&B trade groups, he always emphasizes the importance of property coverage beyond liability.

This lesson is hard-learned during a natural disaster, said Ebel of Wolf. A turning point for many in the B&B insurance industry were the California wildfires of 2003. Four of the agency's clients lost their inns in a single day, and 31 other inns were affected, he said. Many Wolf clients were also affected by the recent hurricanes in Texas and Louisiana. In New Orleans, several of Wolf's clients' B&Bs were completely destroyed. One had purchased wind insurance from Lloyd's at three times the property policy and a \$50,000 deductible. It may have seemed overkill at the time, but the owner is now claiming a \$2.8 million loss and glad he bought the insurance. "It sent a shudder through the reinsurance world," Ebel said, who noted that some Lloyd's sources are predicting 50 percent increases on property coverage. "It's a tough line of business, which is why we've had significant rate increases in the last several years."

"The B&B business is thriving, but there's very little coverage available," said James Wolf, agency principal, who is now semi-retired. "Most companies don't want to deal with it because they've lost money on it."

Some insurers got burned

Wolf started the agency 15 years ago because he saw B&Bs as a growth niche. Determined to do it right, Wolf met with more than a thousand B&B owners to determine the unique nature of their insurance needs, then approached several insurers with the market niche. Back then, several standard-market insurers were writing B&B business, including Great American, Travelers, Aetna, FF, Transamerica, Metropolitan and others. But most carriers didn't understand the risk, lost a lot of money and consequently stopped writing the business.

For insurers, a big concern is the adverse selection on most B&B properties, which have an average age of 100 years or more. Substandard wiring, plumbing, foundations and roofs are not attractive to insurers. Add to this the fact that many are located in coastal areas (Wolf insures 15 B&Bs in New Orleans) and the property becomes even less desirable to insurers, he said.

"Any agent writing B&B has to understand that it has all the homeowners' exposures plus



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commercial exposures," Wolf said. "Years ago, homeowners' was the darling of the insurance industry; now it's become unpopular," Wolf said. "If we were starting out today we would never be able to start a program."

As a result, last year Wolf "took the painful step of going non-admitted," he said, although he now considers it a smart move because of the flexibility of rate and form filings available through the non-admitted market.

Wolf now self-insures through its wholesale operation, Old Line Insurance, which places coverage through Lloyd's of London and Great Lakes UK, owned by Munich Re. "We tried for a long time keeping it in the admitted market, but it should have always probably been in the nonstandard market," Wolf said.

Currently about 600 independent agents go through Old Line to access B&B coverage, with about 20 of these having B&Bs as a niche market, placing between 20 and 100 policies a year.

In order to distinguish themselves in an increasingly competitive market, B&B owners are constantly throwing new risks out there, Ebel noted. Besides adding restaurants and gift shops, many are offering enhancements like spas, horseback riding, whitewater rafting and other perks. Two of Wolf's B&B clients are lighthouses on the Great Lakes; several have landing strips where guests can fly in their own light aircraft; and one in California even put on a rock concert in its adjoining field, attracting a crowd of 5,000. These make for some very unique risks to cover with insurance.

Because of this, Wolf's coverage tends to run on the high end: annual premiums average around \$5,000, excluding auto and workers' compensation. However, the coverage is unique since it guarantees replacement cost and field appraisal, Ebel said. Wolf treats antiques as contents on replacement costs, so buyers don't need a separate schedule to list their antiques. The coverage also includes liquor liability, non-owned auto included, mechanical breakdown (crucial because of refrigeration), power failure, and the same living expense reimbursements as covered under standard homeowners' coverage.

Although probably not every B&B owner needs this extensive of coverage, they still have unique needs that can't be met with a simple homeowners' or small-business policy, Andracchio of TRICOR said.

Roughly 80 percent of TRICOR's clients have a specific B&B coverage that includes both personal and commercial coverage rolled into one program. Although TRICOR is authorized with Old Line, the agency also accesses regional and national carriers to provide the



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“ The historic reduction in fire-related deaths over the last several years clearly demonstrates the Department's efforts are making a significant impact and saving lives in communities throughout the city. ”

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coverage. A prominent national player in the B&B market is Market Insurance Co. In Glen Allen, Va.

A new appetite for a growing niche

While Andracchio noted that many carriers have pulled out of the B&B market over the years, the increasingly stringent B&B requirements being put on owners by city, county and states are making the line of business more attractive to insurers again. States like Illinois and Wisconsin, for example, require B&B owners to have a sanitation license and local requirements are tough on building code violations. "These requirements are making B&B owners much better business people," he said. "In turn it's making B&B coverage a much better risk for insurers than it has been in the past."

Another agency specializing in B&B coverage is The Insurance Shop, based in East Jordan, Mich. Principal Michael Burr noted that while he represents only one regional insurer for his agency's B&B business (Fremont), the company provides a "top-notch product in Michigan."

B&B represents about 10 percent of The Insurance Shop's total book of business and has been growing since the agency started writing it 11 years ago, Burr said. The package policy provided by Fremont includes personal lines, liability, coverage for restaurant, theft, fire, lightning, windstorm, special events coverage and loss of income. However, it's not a basic small-business policy, but a special coverage with the option of adding endorsements, he said. The one-year policy with limits up to \$2.5 million cost B&B owners average about \$1500, but owners must meet underwriting guidelines in order to qualify.

TRICOR, which has access to several regional and national markets, is licensed in five states to write the coverage, with four to five insurers in each state.

Andracchio got into the business three years ago after a long career in software; he is an antique collector and interested in historical properties so it was a good fit. It doesn't hurt that TRICOR's offices in Dubuque, Iowa are only 15 miles away from Galena, Ill., a historic river town with more than 40 B&Bs.

Galena is a great example of how owners get into the B&B business in the first place, he said. Chicagoans with strong business backgrounds and substantial capital—some retirees, others career changers—moved in as B&B owners.

"They fall in love with a quiet community and want to find a business to run there," he said. "Some do it for the love of the building, and others are supplementing their existing income." This is borne out by PAII statistics, that show most B&B owners are between 35 and 64 years old.

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Many of the B&Bs The Insurance Shop writes in the Midwest are smaller operations run by a wife, with the husband working outside the operation, Burr said.

The most popular areas in Michigan, for example, are along the west and northwest coasts of the state, making them easily accessible from the Chicago area by a two-hour drive.

And he added that a B&B makes a good second career for retiring Baby Boomers. "Running a B&B is a viable alternative to not working after retirement," he said. "After all, they've got to live somewhere."

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Bed and Breakfast

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By: **Peter C. Morales**

The bed and breakfast is a niche segment of the travel industry. As part of this industry, bed and breakfasts are identified as a private residence that provides a room and a breakfast. While the terms "B and B's" and "inns" are often used interchangeably, the Professional Association of Innkeepers International (PAII) differentiates between the two in that the former offers only breakfasts, while the latter may also offer lunch and dinner. The two most important factors of bed and breakfasts are their uniqueness and sense of social environment. Highlights of the Eighth Biennial Bed-and-Breakfast & Country Inns PAII Industry Study of Operations, Marketing, and Finance for 2002 show the following:



- ▶ Average number of rooms for a bed and breakfast is 8.5, up from 8 rooms in 2000
- ▶ 95% of respondents offer rooms with private baths
- ▶ 93% – 94% of inns/bed and breakfasts are non-smoking
- ▶ Responding inns employ 4.6 people
- ▶ 42% of bed and breakfasts have meeting rooms

Size of Business

Most bed & breakfasts are operated by a family and thus have no employees. For this reason, limited data is available through the US Census. County Business Patterns report data on establishments with

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paid employees only. According to the US Census Bureau County Business Patterns, there were 3,042 bed & breakfast inns with paid employees (721191). These bed & breakfasts employed 19,665 employees in 2001 in the United States. According to a survey conducted by the PAII there were some 20,000 licensed inns in the United States in 2004.

Bed and Breakfast Advertising

As bed and breakfasts are shifting their attention to the business traveler, so to have they have shifted the focus of their advertising to a more visible Web presence. Ray Coll, President of the Pittsburgh Bed & Breakfast Association states in an article published in the Pittsburgh Business Times that about 80 percent of business travelers find out about inns online. This is in keeping with a survey published in 2001 by CNNMoney online and conducted by B&B Getaways. The survey asked how guests find out about bed and breakfasts and reported the following results:

- ▶ 49% Internet
- ▶ 18% Word of mouth
- ▶ 6% Print advertising and travel guides

The survey also found that one-third of bed and breakfasts charge more than \$125 a night.

Characteristics of Bed and Breakfast Operators

One common characteristic of bed and breakfast operators is that the motivation for starting a bed and breakfast is their love of people. Another trait operators share is that most do not rely solely on the bed and breakfast as the primary source of income. A PAII survey revealed a national trend that 55% of owners surveyed depend on additional outside income.

Impact of 9/11

Among the many industries impacted by 9/11, the travel industry was probably the most affected. The subsequent economic recession further hampered the industry as there was a sharp decline in the number of people traveling. Interestingly enough, however, PAII reports that while most hotels suffered a 7% decline in occupancy, bed and breakfasts only saw a decline of 4%. Despite the drop in demand, there was an increase in the average daily rate paid by guests that had a net result of 2.8% growth in total revenues.

Bed and Breakfasts and the Business Traveler

Traditionally, bed and breakfasts were seen as the perfect place for the weekend-getaway; however, this only accounted in occupancy for three nights of the week. With business travelers accounting for 52% of the lodging industry, bed and breakfasts are shifting their attention to these weekday travelers, adding amenities such as in-room data ports, high-speed Internet connections, DVD, and many other trappings sought by business travelers. More and more, bed and breakfasts are adding meeting room

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- Fine Arts Industry
- Full Service Restaurant Business 2012
- Funeral Homes / Funeral Services
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- Golf Ranges
- Gourmet Chocolate
- Graphic Design Services

space to their facilities. Use of these facilities is often complimentary as bed and breakfasts are becoming preferred locations for retreats. A recent survey conducted by PAII found 42% of 800 respondents had meeting room space in 2002, compared to 28% in 2000.

Bed and Breakfasts with Meeting Rooms

| | |
|------|------|
| 2000 | 2002 |
| 28% | 42% |

Rural v. Urban Bed and Breakfasts

Rural bed and breakfasts get most of their business on the weekends and in the vacation season of April through September. Oftentimes the rural B&Bs serve as a weekend getaway. There are also rural B&Bs that are situated on wineries or operating ranches where guests may have access to wine tasting or offered horse rides. In addition, bed and breakfasts often partner with nearby attractions to offer vacation packages.

In comparison, urban locales may be fully operational year round. A comparable advantage for urban B&Bs is partnering with local chambers of commerce and companies to offer meeting room space. As shown above, the number of B&Bs offering meeting rooms is growing and to meet business peoples' needs, may offer videoconferencing capacity.

Considerations

While there is no specific governing body regulating the bed and breakfast industry, they are often required to comply with federal, state, and local regulations. Of particular consideration are zoning regulations and local health and building codes. Additionally, as many of these bed and breakfasts are located in historic areas and buildings, it would behoove the operator to inquire with local historical associations on the significance of the property.

Related Reading:

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*This article is a [travel topic](#)
See also the [Travel accommodation](#) article.*

A **Bed and Breakfast** (often abbreviated to **B&B**, **B and B**, **BnB** or **BB**) is an accommodation type that really just modernizes the age-old, world-wide practice of travellers staying at a private residence or boarding house, often with a full breakfast included.

The host family's local knowledge is often a tremendous asset in ensuring a rewarding stay. Typically there are just a few rooms and personal contact is much greater than in a hotel or motel setting. Sometimes the B&B is a converted old stately residence with the owner's family acting as staff. Bed and breakfast travelling has a loyal following as many find that they get a "home away from home" experience, often with better value than with hotel or motel stays.

Amenities [\[edit\]](#)

In developed countries today, providing deluxe bed and breakfasts has been raised to a sort of art-form. At the top end, B&Bs obviously compete mainly on two main things: bedding and breakfast. Accordingly, at the finest such establishments one is apt to find the most luxurious bedding, maybe a handmade quilt or an antique bed. Breakfast may include seasonal delights of the region or the host's speciality dish. Breakfast might be served in bed. The setting might be an historic old building with antique furnishings, manicured grounds and a swimming pool.

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Terms and Limitations apply

The setting might be an historic old building with antique furnishings, manicured grounds and a swimming pool.

On the other hand, almost anyone can set up a spare room and provide a breakfast. Especially where lodging is not regulated, anything is possible. Indeed, some travellers might find an inexpensive basic, clean room and bed to be the best value for them. Many of the same advantages could apply-- such as convenient location and good hosts sharing knowledge of the locale.

A wide range of amenities may be provided. B&Bs may offer workshops on cooking, crafts, or wellness. Packages for theatre, golf, dinner, tours or adventure tours are sometimes offered.

Showers and WC's may be shared with other guests or "en-suite"--directly accessed from the room and private.

Choosing a bed and breakfast [edit]

Some considerations when choosing are:

- **What are you getting?** While many B&Bs are luxurious, they range all the way to sub-bargain. Find out what you can expect. What **bed sizes** are available? Are the pillows foam or down? Is the bathroom shared? What is the breakfast selection like and is it included in the price?
- **Location, location, location.** Research the area first. Is the location convenient to the attractions of the area? If you will be using public transportation, is it nearby? Is the neighbourhood safe and aesthetically pleasing?
- **Pets.** Do the hosts have pets? Dogs and cats are not uncommon. Are guest pets welcome?
- **Children.** If you are bringing any, make sure they are welcome. If you don't want any around, make sure they are not.
- **Non-smoking (or smoking) rooms?** Is it a smoke free environment?
- Ask if your **special dietary needs** can be accommodated.
- **Are advance reservations required?** What is the **cancellation policy**?
- What are the **check-in/check-out times**? Typically B&Bs have a stricter policy than a hotel.
- Is there a **minimum stay**?



Understand [edit]

Usually, a Bed & Breakfast is owned and managed by an individual. If you cannot speak to someone you know who has visited there, visit first, or a call to the owner would be a good idea. Ask about the property, and the kind of visitor they normally attract. Some offer "specialities", like horse back riding, gourmet dining, and weddings. Some cater to older people, sexual preferences, or other *niches*. They will appreciate your call and likely send you information on their facility and the area. Don't be shy, ask your questions.

Offerings for Bed & Breakfasts vary from castles to inexpensive rooms close to fishing or hunting camps. All of the furnishings and at times, sport equipment provided, are the property of the lodging owner. In these times of digital photography, it is not uncommon for the owner to photographically inventory the room prior to your occupancy. Make sure anything you remove from the room or property is in plain sight before leaving. This will prevent the items being billed to your credit card. You do not want to pay \$350.00 for that cute 18th century ashtray.

It can be a daunting task to find the right quality of accommodation when browsing through the hundreds of area bed and breakfast websites. Thankfully there are some short-cuts through the blurb and confusion to simplify your choice. Firstly, it is a fair rule of thumb to state that a website reflects its business: exhibiting the qualities likely to be found in the bed and breakfast or hotel. On their website you should expect to see: a website availability calendar with easy online reservations, a toll-free telephone service, and ample easy-to-navigate information. A little "reading between the lines" will tell you a great deal and help you make the right quality choices for your vacation or break to ensure that your expectations are fully met.

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Regional differences [edit]

In some areas breakfast is not always served. Be sure to understand when booking.

- In **Cuba** these types of accommodations may be referred to as a *casa particular*.
- In **France** B&Bs are called *chambres d'hôtes*.
- In **Spain** B&Bs are called "casas rurales".
- In **The Netherlands**, the more old-fashioned "pension" may be used for a B&B

Associations [edit]

France [edit]

- **Gites de France** [1], 59 rue Saint-Lazare, 75 439 PARIS Cedex 09, Tel: +33 1-49 70 75 75, fax: +33 1-42 81 28 53.

New Zealand [edit]

- **Bed & Breakfast Association NEW ZEALAND** [2], 7 Paraone Street, Ngongotaha , Rotorua 3013, New Zealand Tel: +64 6-844 9630 Email: president@bandbassociation.co.nz

Spain [edit]

Several regions in Spain have their own associations, and there are many commercial websites offering booking services and information about *casas rurales*. Some *casas rurales* also offer self-catering accommodation.

- **Asturias** [3] Asociación Regional de Casas de Aldea, c/Nueve de Mayo, nº 14, 1º Dcha. Oficina F, 33002 Oviedo, Tel: +34 985 227 067. Email: arca@casasdealdea.com
- **Basque Country** [4] Nekazalturismoa (Agrotourism), Edificio Kursaal, Avda. Zurriola 1, 20002 Donostia-San Sebastian, Tel: +34 902 130 031. Email: agroturismo@nekatour.net
- **Galicia** [5] Federación Galega de Turismo Rural, Rúa do Gozo, 18. San Marcos. 15820 Santiago de Compostela, Galicia, Tel: +34 981 569 306. Email: info@galiciaturismorural.es

United Kingdom [edit]

- **Bed and Breakfast Association** [6], c/o The Pheasants B&B, 24 Greenhill, Sherborne, Dorset, United Kingdom DT9 4EW Tel: +44 1935-81 52 52, fax: +44 1935-81 29 38. E-mail: info@bandbassociation.org

USA [edit]

- **Professional Association of Innkeepers International (PAII)** [7], 207 White Horse Pike, Haddon Heights, NJ 08035, toll free: +1-800-468-PAII (7244), +1-856-310-1102, fax: +1-856-310-1105
- **Select Registry** [8], 501 East Michigan Av., PO Box 150, Marshall, MI 49068, toll free: +1-800-344-5244, +1-269-789-0393, fax: +1-269-789-0970. E-mail: maincontact@selectregistry.com
- **Michigan Lake to Lake Bed and Breakfast Association** [9], tel: +1 888 575 1610, fax +1 616 575 0270, e-mail: innfo@laketolake.com
- **New Mexico Bed and Breakfast Association** [10], tel: +1-800-661-6649, e-mail: info@nmbba.org

This is a usable article. It touches on all the major areas of the topic. An adventurous person could use this article, but please [nolonger](#) forward and help it grow!

EXHIBIT D

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
TRADEMARK EXAMINING OPERATION**

Applicant: Inspirato, LLC
Serial No.: 86/278,858
Mark: IN & design
Filed: May 12, 2014
Examining Attorney: Esther Felicia Queen
Trademark Law Office: 111
Attorney Docket: C356432.0369365



Commissioner for Trademarks
P.O. Box 1451
Alexandria, VA 22313-1451

DECLARATION OF ELLIS ROSENZWEIG

DECLARANT, Ellis Rosenzweig, on personal knowledge and belief in support of the above-referenced application, hereby declares and makes the following statement in support of the Request for Reconsideration filed for this application:

1. I, Ellis Rosenzweig, am the Senior Vice President – Legal & Human Resources for Inspirato, LLC (“Applicant”).
2. In my capacity as Senior Vice President – Legal & Human Resources for Applicant, I am familiar with all aspects of Applicant’s operations, including the use of its trademarks, its services and customers.
3. Applicant is a private vacation club that manages luxury residences and accommodations in beach, mountain and metropolitan locations around the world, and Applicant controls, maintains and offers these luxury vacation residences exclusively to members of its private vacation club.
4. The general public does not have access to the luxurious residences and

accommodations offered under Applicant’s “IN & design”  mark (“Applicant’s Mark”) that serves to advertise its “resort lodging services in resorts, hotels and private residences;

vacation club services, namely providing temporary lodging accommodations; arranging for access to resort amenities, namely restaurants, spa services, and other similar resort and hotel amenities; providing information in both online and non-online form to others related to resort lodging services, amenities related thereto, and the availability thereof; providing information in both online and non-online form to others regarding restaurants, and other establishments for the consumption of food and drink; providing information in both online and non-online form to others regarding membership in a luxury residence club featuring temporary accommodations; providing information in both online and non-online form to others related to resort lodging services; private resident and resort club services, namely, provision to club members of temporary accommodations; travel services, namely, making reservations and bookings for temporary lodging” in Class 43 until they first become a member of Applicant’s vacation club. See attached screenshots from Applicant’s website attached as **Exhibit A**.

5. In order to become a member of Inspirato’s vacation club, individuals must first pay both an initiation fee for membership privileges that currently ranges in price from \$4,500 to \$25,000, depending upon the different subscribed level of vacation club services. In order for members to avail themselves to the luxury vacation residences provided under Applicant’s Mark, members must also pay an annual member fee currently ranging in price from \$2,600 up to \$4,600. The standard membership in Inspirato’s vacation club which represents the vast majority of memberships is referred to as the “Core” membership and currently requires payment of an initial membership fee of \$17,500 and an annual membership fee of \$3,600. The highest “Executive” level of membership in Inspirato’s vacation club currently requires an initial membership fee of \$25,000 and an annual member fee of \$4,600 which allows access to Inspirato’s luxury accommodations during all holiday and summer travel, and access to other membership benefits such as guess passes, trip gifting, and membership transferability. See **Exhibit B** for the various membership options available through Applicant.

6. Upon attaining membership in Inspirato’s vacation club, individuals can then access the luxurious residences, accommodations and services offered under Applicant’s Mark. The current average nightly rate for staying at a luxury residence offered under Applicant’s Mark is \$1,200. Depending upon the location of the luxury residence and the time of year that an Inspirato member desires to stay at a certain luxury residence, the per night rate can reach \$5,000.

I, the undersigned, being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements and the like may jeopardize the validity of the application or document or any registration resulting therefrom, declare that all statements made of my own knowledge are true and all statements made on information and belief are believed to be true.

Dated: September 16, 2015



Ellis Rosenzweig

EXHIBIT A



INSPIRATO MEMBERSHIP

WHY INSPIRATO

MEMBERSHIP OPTIONS

HOW MEMBERS USE THE CLUB

WHY SHOULD I JOIN INSPIRATO?

Take it from thousands of Inspirato Members, great vacations don't happen by chance. Inspirato is a private club for those who believe exceptional vacations are a requirement, not a luxury. You and your family will enjoy privileged access to a curated collection of 450+ luxury vacation options around the world, with options to fit almost every interest and occasion. These include private vacation homes available exclusively to members, villas and residences at world-class resorts, hotel rooms covered by our [Inspirato Member Value Guarantee](#), and remarkable adventures in faraway lands and at world-renowned events.



WE WOULD LOVE TO SHOW YOU ALL OF OUR VACATION OPTIONS.

REGISTER NOW



WHY INSPIRATO?



CURATION

We hand-select our curated collection of luxury vacation options to meet our exacting standards.



SERVICE

We make vacations easy by providing access to expert guidance and on-site concierge service.



VALUE

We offer verifiable savings versus comparable luxury alternatives in the same destinations.



CERTAINTY

We deliver peace of mind by removing the uncertainty and stress of planning vacations.

HOW IT WORKS



1. JOIN & EXPLORE

Join the club by paying a one-time Initiation Fee and Annual Membership Fee. Have fun exploring our vetted collection of luxury vacation options.



2. BOOK & PLAN

We'll give you great ideas for your first vacation. Plan as much or as little of your trip as you like. Your Member Services team will handle the rest.



3. ENJOY & REPEAT

Enjoy an amazing trip with your loved ones. Discover how good club vacations really are. We'll have great ideas for your next trip when you get back.

MORE QUESTIONS?

[Expand All](#) | [Collapse All](#)



Why do members choose Inspirato over other luxury vacation alternatives?



Why do members choose Inspirato over other luxury vacation alternatives?

Members choose Inspirato because we carefully vet all of our luxury vacation options, to ensure each trip meets or exceeds their expectations. We make vacation planning easy and hassle-free, to help them get together with loved ones more often. And we offer guaranteed members-only savings when they book our Hotel & Resorts Rooms/Suites, so they never have to worry if they paid too much. Together, it all adds up to vacation peace of mind that makes a real difference in their lives.

What types of luxury vacations can I enjoy with Inspirato?

We offer access to a curated collection of exceptional luxury vacation options, each hand-selected to meet our exacting standards. This includes Inspirato Residences available exclusively to members, Hotel & Resort Residences within luxury resort communities, Hotel & Resort Rooms/Suites available at guaranteed members-only values, and Inspirato Experiences in far-reaching lands and at iconic events. View all of our [vacation options](#).

What makes Inspirato Residences unique?

Unlike homes offered by online villa brokers, Inspirato Residences are private vacation homes we manage and control for the exclusive use of our members and guests. They feature multiple bedrooms and bathrooms, spacious living areas and fully equipped kitchens. They also include Inspirato-specific upgrades like high-end furnishings and electronics, fine linens, spa-quality bath amenities and our highest-level service: expert advance planning, on-site concierge, daily housekeeping and pre-arrival grocery service.

What is Inspirato Service?

Inspirato Service is at the heart of the club experience. We learn your personal preferences, so we can recommend destinations and accommodations you're sure to love. We provide access to expert advance planning and on-site concierge service when you travel with us, to save you time and hassle. And we assign every member their own Member Services team that acts as your advocate and guide, to help you get the most from your membership. Learn more about [Inspirato Service](#).

What is Jaunt®?

Every Wednesday we send our Jaunt email with three distinct ways to enjoy great vacation values. Jaunt Hotels provides guaranteed savings at our Hotel & Resort Rooms/Suites. Jaunt 52 features curated vacations over selected dates in our Inspirato Residences and Hotel & Resort Residences, bookable up to a year in advance at rates you have to see to believe. And Jaunt Now includes last minute getaways in our Inspirato Residences and Hotel & Resort Residences for just \$300/night the first week and \$500/night the second week. Learn more about [Jaunt](#).

What is the Inspirato Member Value Guarantee?

With our Inspirato Member Value Guarantee, we guarantee that our members pay at least \$50 less per night with the club on Hotel & Resort Room/Suite stays of two nights or more for the same room category and dates, versus booking on the hotel's website, or we make up the difference in Travel Credits, plus an additional \$50 in Travel Credits for each night they reserved. Learn more about the [Inspirato Member Value Guarantee](#).

Will I save money with Inspirato?

Yes, especially when you book our Hotel & Resort Rooms/Suites. Because of the purchasing power we gain with our membership base, we are able to offer guaranteed members-only value on these accommodations versus booking on the hotel's website. For this reason, only members can view our amazing hotel values. Call (888) 546-5008 to learn more.



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Can my family members take Inspirato vacations without me?

Yes. Our Executive and Core Memberships include complimentary add-on Core Memberships for your and your spouse's parents and adult children aged 25 and over, so they can enjoy unforgettable Inspirato vacations of their own.

Does Inspirato Membership include benefits for my business?

Yes. In addition to memorable club vacations with your loved ones, all of our membership options let you strengthen relationships by hosting getaways for your small- or medium-sized business. With our Executive Membership, you can send partners, clients and employees on Inspirato vacations of their own, giving you a powerful tool to motivate and thank people important to your business.

 (888) 546-5008



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The Official Card
of Inspirato®

Membership

- [Membership Options](#)
- [Club Benefits](#)
- [Jaunt](#)
- [Why Inspirato?](#)

More

- [Site Map](#)
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Search Destinations

INSPIRATO MEMBERSHIP

WHY INSPIRATO

MEMBERSHIP OPTIONS

HOW MEMBERS USE THE CLUB

PERFECT FOR THE WAY YOU TRAVEL

Inspirato Membership is all about you. How you like to vacation. Where you like to go. What you like to do. Who you like to travel with. Because ultimately, if your vacations aren't designed to fit your priorities and interests to a tee, will they really feel like vacations at all?

Both our Core and Executive Membership options include year-round access to our Inspirato Residences, amazing member-only values in our Hotel & Resort collection, personalized Inspirato Service, Family Sharing privileges and more. Executive Membership also includes valuable Premium Sharing features for use outside your family. Let us help you explore both options and select the membership perfect for the way you and your family want to travel.

For pricing details and more information please call (888) 546-5008 or email membership@inspirato.com.



MEMBERSHIP OPTIONS



CORE MEMBERSHIP

Designed for families, Core Membership provides unrestricted, year-round access to the entire Inspirato Collection, with complimentary sharing for your and your spouse's parents and adult children.



EXECUTIVE MEMBERSHIP

Executive Members enjoy unrestricted, year-round access to the entire Inspirato Collection, plus Premium Sharing features that make it perfect for personal and business use.



WANT TO LEARN MORE?

Sign up, to receive special membership offers, download the latest edition of *Inspirato* magazine, view our members-only availability, and get club updates about new residences, events and member benefits.

[REGISTER TO LEARN MORE](#)

READY TO LEARN MORE ABOUT INSPIRATO MEMBERSHIP?

[GET STARTED](#)

(888) 546-5008

or

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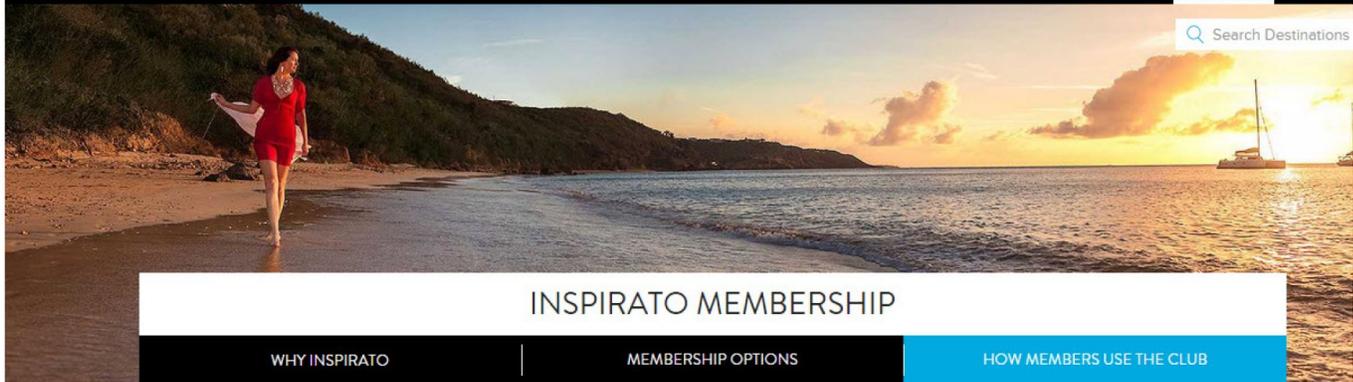
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INSPIRATO MEMBERSHIP

WHY INSPIRATO

MEMBERSHIP OPTIONS

HOW MEMBERS USE THE CLUB

MEMBERSHIP MAKES ALL THE DIFFERENCE

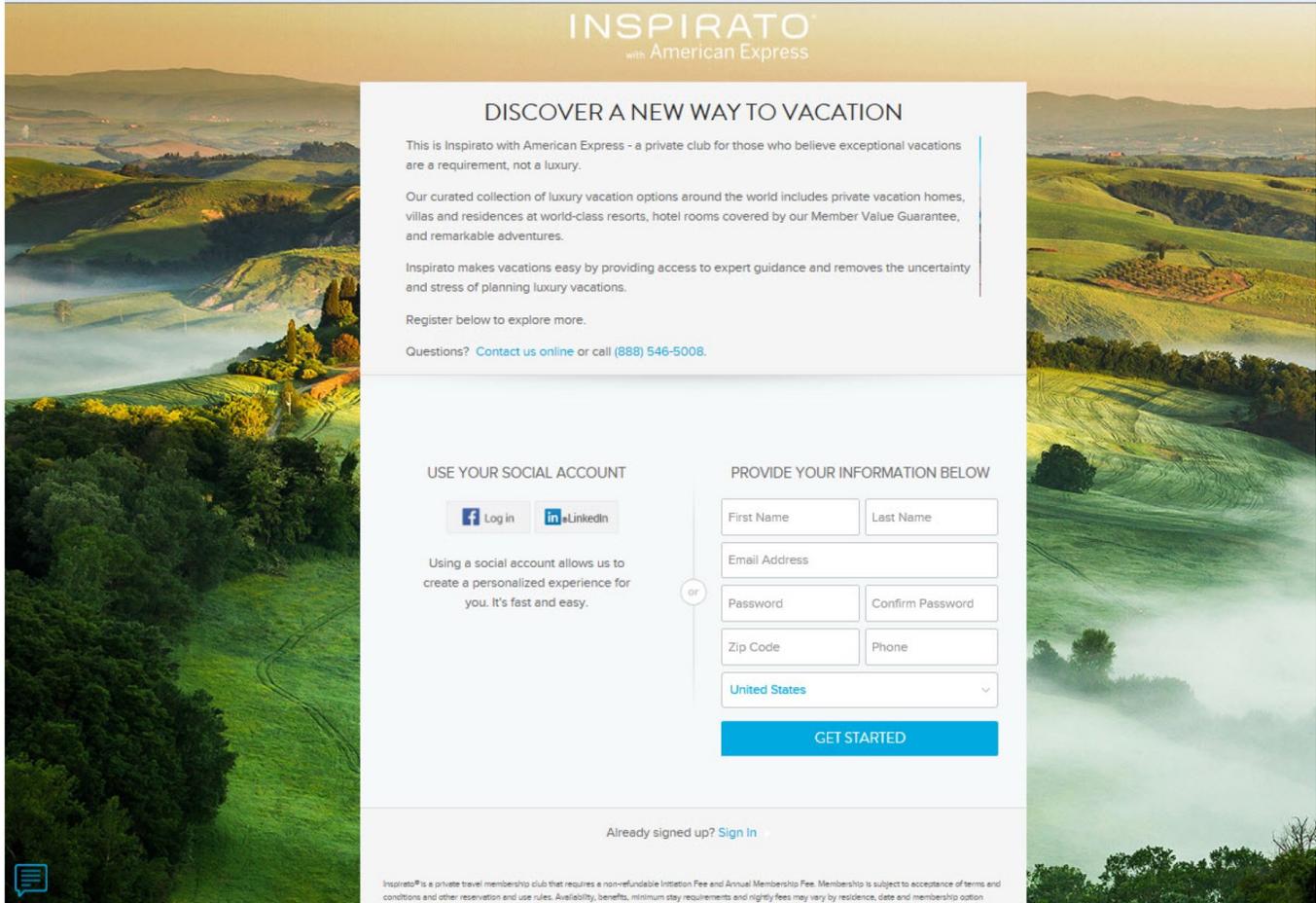
At our heart, Inspirato is not a company with customers, we are a club with members. This creates an ongoing relationship that makes all the difference when it comes to your vacations, because it means we understand so much more about where you want to go-in every sense of the phrase.

If you are evaluating joining the club, we invite you to hear from our members in their own words about how they are using Inspirato to enjoy better vacations, connect with family and friends, and live life's best moments. After all, it truly is a wonderful world. Wouldn't it be wonderful to have our dedicated team help you make the most of it?



TURNING 40 IN STYLE





INSPIRATO
with American Express

DISCOVER A NEW WAY TO VACATION

This is Inspirato with American Express - a private club for those who believe exceptional vacations are a requirement, not a luxury.

Our curated collection of luxury vacation options around the world includes private vacation homes, villas and residences at world-class resorts, hotel rooms covered by our Member Value Guarantee, and remarkable adventures.

Inspirato makes vacations easy by providing access to expert guidance and removes the uncertainty and stress of planning luxury vacations.

Register below to explore more.

Questions? [Contact us online](#) or call (888) 546-5008.

USE YOUR SOCIAL ACCOUNT

[f Log in](#) [in LinkedIn](#)

Using a social account allows us to create a personalized experience for you. It's fast and easy.

PROVIDE YOUR INFORMATION BELOW

First Name Last Name

Email Address

Password Confirm Password

Zip Code Phone

United States

GET STARTED

Already signed up? [Sign In](#)

Inspirato® is a private travel membership club that requires a non-refundable Initiation Fee and Annual Membership Fee. Membership is subject to acceptance of terms and conditions and other reservation and use rules. Availability, benefits, minimum stay requirements and nightly fees may vary by residence, date and membership option.

EXHIBIT B

| | MEMBERSHIP INCLUSIONS | EXECUTIVE | CORE | III TRIOS | FLEX | SELECT |
|--------------------------------|-----------------------|-----------|-----------|---------------------|-------------|-------------|
| SIGNATURE SERVICE | | ✓ | ✓ | ✓ | ✓ | ✓ |
| SIGNATURE RESIDENCES | | FULL YEAR | FULL YEAR | FULL YEAR UP TO 3BR | 42 WEEKS/YR | 35 WEEKS/YR |
| SIGNATURE STAYS | | ✓ | ✓ | ✓ | ✓ | ✓ |
| SIGNATURE EXPERIENCES | | ✓ | ✓ | ✓ | ✓ | ✓ |
| CLUB MEMBER BENEFITS | | ✓ | ✓ | ✓ | ✓ | ✓ |
| SCHOOL HOLIDAY TRAVEL | | ✓ | ✓ | ✓ | | |
| SUMMER TRAVEL | | ✓ | ✓ | ✓ | ✓ | |
| FAMILY SHARING | | ✓ | ✓ | | | |
| PREMIUM SHARING: | | ✓ | | | | |
| + FLEX MEMBERSHIPS* | | ✓ | | | | |
| + GUEST PASSES | | ✓ | | | | |
| + ADDITIONAL CORE MEMBERSHIPS* | | ✓ | | | | |
| + TRIP GIFTING | | ✓ | | | | |
| + MEMBERSHIP TRANSFERABILITY | | ✓ | | | | |
| ANNUAL MEMBERSHIP FEE: | | \$4,600 | \$3,600 | \$3,200 | \$3,200 | \$2,600 |
| INITIATION FEE: | | \$25,000 | \$17,500 | \$9,500 | \$9,500 | \$4,500 |

| | |
|-------------------------------------|---|
| SIGNATURE SERVICE | Consummate service from Personal Vacation Advisors and dedicated, on-the-ground Destination Concierge teams at our Signature Residences |
| SIGNATURE RESIDENCES | Awe-inspiring homes hand-selected and operated exclusively for Inspirato members |
| SIGNATURE STAYS | World-class hotels and resorts with preferred access and special rates exclusive to Inspirato members |
| SIGNATURE EXPERIENCES | Remarkable adventures in faraway lands, VIP access to world renowned events and exclusive packages to some of the most extraordinary happenings in the world. |
| CLUB MEMBER BENEFITS | Inspirato Membership comes with the following benefits: Dedicated Personal Vacation Advisors, Destination Concierges, Partner Programs, Family Sharing (Executive and Core only), Jaunt, Members-only Rates and Certified Collections |
| SCHOOL HOLIDAY TRAVEL | The ten weeks that include: New Year's Day, Presidents' Day, Spring Break, Easter, Thanksgiving and Christmas |
| SUMMER TRAVEL | The seven peak summer travel weeks in July and August |
| FAMILY SHARING | Your parents, your spouse's parents and your children age 25 and over can enjoy Inspirato vacations of their own under your membership |
| PREMIUM SHARING | Includes the following privileges and benefits to share: Flex Memberships, additional Core Memberships, guest passes, trip gifting and membership transferability |
| FLEX MEMBERSHIPS* | Club membership with access to the full portfolio of Signature Residences, 42 weeks out of the year |
| GUEST PASSES | Access for non-member guests to purchase vacations from the Inspirato Flex portfolio |
| ADDITIONAL CORE MEMBERSHIPS* | Core Memberships — shared with family or friends — with access to the full Inspirato experience |
| TRIP GIFTING | The ability to purchase and share a pre-selected portfolio of vacations as gifts or business incentives |
| MEMBERSHIP TRANSFERABILITY | The right to make a one-time transfer of your membership to a direct family member |



AMERICAN EXPRESS® CARD MEMBERS – RECEIVE AN IMMEDIATE \$2,900 DISCOUNT**

When you pay for your Inspirato Membership using your American Express® Card, you'll receive an immediate discount. Receive \$2,500 off the one-time Initiation Fee as well as \$400 off the Annual Membership Fee for the life of your membership.

JOIN THE CLUB AND START PLANNING YOUR NEXT VACATION. 888.546.5008 | WWW.INSPIRATO.COM

Additional memberships are co-terminus with Executive Membership and may be valid for less than 1 year; Annual Membership Fee charged at time of purchase and annually thereafter.

American Express Card Members: The applicable Initiation Fee will be reduced by \$2,500 and charged to your American Express® Card at purchase. The Annual Membership Fee will be reduced by \$400 and automatically charged to your American Express® Card at purchase as well as annually on your renewal date unless you contact Inspirato at 303-586-7771 to cancel your membership prior to the renewal date. Offer is subject to eligibility requirements, including that the member is at least 25 years of age at time of purchase. Offer subject to change or cancellation at any time.

Inspirato® is a private travel membership club that requires a non-refundable Initiation Fee and Annual Membership Fee. Membership is subject to acceptance of terms and conditions and other reservation and use rules. Availability, benefits, minimum stay requirements and nightly fees may vary by residence, date and membership option selected. See website (www.inspirato.com) for complete details. Inspirato is owned by Inspirato LLC and operated by its subsidiary Best of 52, LLC, 1637 Wazee Street, Denver, CO 80202, info@inspirato.com, 303-586-7771. Operator is registered as Florida Seller of Travel Registration No. ST38403; Washington Seller of Travel Registration No. UBI 6030865598; California Seller of Travel Registration No. CST 2107465. ©2015 Inspirato LLC.

All products and services offered and rendered by Inspirato® (including the operation and management of any vacation residence) are provided solely by Inspirato LLC, Best of 52, LLC, or their respective agents and affiliates, and not by the American Express Company or its subsidiaries or affiliates.

EXHIBIT E

Wednesday, September 16, 2015

Text Size



The Guide for Discerning Travelers'

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Home Destination Clubs Aircraft Private Residence Clubs Fractional Homes Boats Popular Destinations Villa Rentals

Destination Clubs Compare Destination Clubs

Compare Destination Clubs

Last Updated: Tuesday, 05 May 2015 12:18

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Read the chart below to compare Destination Clubs. Many of the clubs offer multiple membership levels, including group/corporate levels, and the chart shows the range of their individual levels. Click on the clubs name to read their profiles and related news and research articles.

| Club | Home Value | Initial Fee Range | Annual Dues | Principal Area | Type |
|--------------------------------------|-----------------|-----------------------|---------------------|----------------|--------|
| Quintess | \$4.0m | \$75,000 - \$125,000 | \$22,330 - \$44,660 | N. America | Rental |
| Inspirato | \$3.5m | \$17,500 | \$3,600 + | N. America | Rental |
| Exclusive Resorts | \$3.0m | \$160,000 - \$500,000 | \$9,995 - \$59,700 | N. America | Rental |
| Equity Estates | \$3.0m | \$217,500 - \$575,000 | \$9,750 - \$29,250 | N. America | Equity |
| G2G Collection | \$2.5m | \$15,000 | \$0 | N. America | Rental |
| M Private Residences | \$2.0m | \$147,500 - \$295,000 | \$12,890 - \$25,050 | N. America | Equity |
| Banyan Tree PC | \$2.0m | \$150,000 - \$220,000 | \$3,000 - \$6,000 | Asia | Equity |
| Rocksure Property | \$1.6m - \$2.5m | \$83,000 - \$410,000 | \$1,600 - \$12,500 | Global/Europe | Equity |
| The Hideaways Club | \$1.6m | \$191,250 - \$368,000 | \$10,500 - \$21,000 | Europe | Equity |
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| Ritz-Carlton Club | \$1.5m+ | \$100,000 - \$800,000 | varies | N. America | Equity |
| Lifestyle Asset Group | \$1.5m+ | \$82,500 - \$185,000 | \$7,500 - \$15,000 | N. America | Equity |
| Luxus Vacation Properties | \$1.0m - \$2.4m | \$145,000 - \$230,000 | \$8,000 | N. America | Equity |

The end column, "Type" refers to the business model that the clubs use. There are two basic types, either they have a rental model, in which members are renting the club homes. Or they have an equity model, in which the members also have an ownership interest in the homes.

The related articles and research below have a lot of background information on all the aspects of destination clubs.

Another comparison of the clubs is to look at the effective *cost per night* for each club, and if you're seriously considering joining a club then download our free in-depth report "Destination Clubs - A Guide for Prospective Members".



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Destination Clubs Overview Destination Club Cost Per Night July 2008

Destination Club Cost Per Night July 2008

Nick Capley
17 July 2008

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The cost per night for a destination club is a really useful calculation for both comparing the clubs amongst each other, and also comparing them to alternatives such as hotels or villa rentals. Overall the cost per night has increased since we ran the calculation last year. This is not surprising given that the clubs have all been increasing their initial fees and annual dues.

The Results

Last year the lowest cost per nights were at High Country Club which had several of its membership plans in the \$300-\$400 range. This year both High Country and Ultimate Escapes Premiere have plans in the \$500-\$800 range.

Most clubs and membership plans fall in a range from \$1,200 to \$2,200 per night.

We also calculated the cost per night per bedroom, using the average number of bedrooms in the clubs homes. We simply took the cost per night above and divided it by the number of bedrooms. This is useful for comparing the clubs to the hotel stays.

Clubs such as Exclusive Resorts, Ultimate Escapes Elite, Distinctive Holiday Homes and Quintess have a cost per night per bedroom of \$350 to \$600 per night. Ultimate Escapes Premiere is in the range \$150 to \$300. The ultra luxury clubs are \$900 to \$1,600 per night per bedroom.

The Models

The updated spreadsheet includes three different models for calculating the cost per night.

1. The original model, described here, that uses (i) the annual dues, (ii) the non-refundable portion of the initial fee (iii) the nightly fee (if any) and (iv) the opportunity cost (on the initial fee). The opportunity cost is compounded over all the years of membership and then divided by the number of nights usage over this full membership period.
2. A simplified version of the original model. This is the same as the original model except that the opportunity cost is simply calculated over one year, and then divided by the nights of usage in one year.



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3. A net present value based model. This calculates the net present value (NPV) of your cash flows (Initial membership fee, annual dues, any daily fees and the membership fee that is returned when you leave the club) as a member, this NPV is then divided by the number of nights over your membership period to come up with a cost per night. The NPV calculation also includes an element to calculate the value of the clubs who offer an increase in the value of the initial deposit.

As well as the "cost per night per bedroom" mentioned above, the spreadsheet also includes a "cost per night per million dollars of value" for the homes. This latter calculation divides the cost per night by the average value of the homes in a club, as a way to make comparisons across clubs with homes of different values.

The Assumptions

The calculations use the following assumptions:

- A 10 year membership period and then the refundable proportion of your membership deposit is returned
- A cost of capital of 6%
- For plans that allow an unlimited number of nights use we've used 30 nights - you can change this if you think you would use more or less
- If a club returns 80% of the current value of an initial deposit we've assumed that this will grow to 100% of the initial value over 10 years.

The Caveats (and Other Things to Consider)

It's just one tool for assessing destination clubs, and we make no claims for it being THE tool. But, if you're analytically minded, and if you like tinkering with spreadsheets to "run the numbers", then this is a great place to start. We've received lots of positive feedback from potential members that they found this tool really useful.

A lot of people also seem to have their own particular preferences for how to do this calculation and the assumptions to make. We've designed the spreadsheet to be very flexible and you can change most of the assumptions if that is what you like to do.

More specifically the calculation only uses the major financial items - the initial membership deposit and the annual dues - in each clubs membership plans. Be aware that each clubs membership plans include a variety of different items, which you'll need to evaluate separately to assess how important they are for you. For instance:

Holiday Use - Different membership plans have different amounts of peak holiday (eg Christmas, New Year etc) time that a member can reserve. Some clubs offer lower priced plans that specifically exclude any peak holiday time. Exclusive Resorts basic plans (as used in the calculation) now exclude any holiday reservations, which now entail an additional non-refundable fee. See this [article on Holiday reservations](#) for more information.

Family Use - some membership plans allow family members to use the homes without the member being present, other clubs and plans charge extra for this. See this [article on Family use](#) for more information.

Space Available Use - Clubs and membership plans vary quite a bit in how they treat the short notice or space available reservations (eg reservations made within say 60 or 90 days of travel). Some clubs such as Solstice have unlimited space available use as part of each membership plan. Some clubs such as Quintess, Distinctive and Ultimate charge extra for additional nights above the nights in a plan level. Other clubs such as Lusso have unlimited overall use, subject only to the number of reservations that a member can have at once.

On Site Staff - some clubs provide full time on site staff at each home, some have concierges who are on call 24x7 but are not on site full time.



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Services and Amenities - The clubs have negotiated favorable rates at local resorts, spas, golf clubs and ski mountains, this can vary by club and by location. Some clubs provide daily housekeeping, some weekly.
For all these extras there are no right answers, it's a personal decision as to which are important to you and how you value them.
Download the [spreadsheet here](#) and as always let us know what you think.

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Bed and Breakfast

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By: **Peter C. Morales**

The bed and breakfast is a niche segment of the travel industry. As part of this industry, bed and breakfasts are identified as a private residence that provides a room and a breakfast. While the terms "B and B's" and "inns" are often used interchangeably, the Professional Association of Innkeepers International (PAII) differentiates between the two in that the former offers only breakfasts, while the latter may also offer lunch and dinner. The two most important factors of bed and breakfasts are their uniqueness and sense of social environment. Highlights of the Eighth Biennial Bed-and-Breakfast & Country Inns PAII Industry Study of Operations, Marketing, and Finance for 2002 show the following:



- Average number of rooms for a bed and breakfast is 8.5, up from 8 rooms in 2000
- 95% of respondents offer rooms with private baths
- 93% – 94% of inns/bed and breakfasts are non-smoking
- Responding inns employ 4.6 people
- 42% of bed and breakfasts have meeting rooms

Size of Business

Most bed & breakfasts are operated by a family and thus have no employees. For this reason, limited data is available through the US Census. County Business Patterns report data on establishments with

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paid employees only. According to the US Census Bureau County Business Patterns, there were 3,042 bed & breakfast inns with paid employees (721191). These bed & breakfasts employed 19,665 employees in 2001 in the United States. According to a survey conducted by the PALL there were some 20,000 licensed inns in the United States in 2004.

Bed and Breakfast Advertising

As bed and breakfasts are shifting their attention to the business traveler, so to have they have shifted the focus of their advertising to a more visible Web presence. Ray Coll, President of the Pittsburgh Bed & Breakfast Association states in an article published in the Pittsburgh Business Times that about 80 percent of business travelers find out about inns online. This is in keeping with a survey published in 2001 by CNNMoney online and conducted by B&B Getaways. The survey asked how guests find out about bed and breakfasts and reported the following results:

- ▶ 49% Internet
- ▶ 18% Word of mouth
- ▶ 6% Print advertising and travel guides

The survey also found that one-third of bed and breakfasts charge more than \$125 a night.

Characteristics of Bed and Breakfast Operators

One common characteristic of bed and breakfast operators is that the motivation for starting a bed and breakfast is their love of people. Another trait operators share is that most do not rely solely on the bed and breakfast as the primary source of income. A PALL survey revealed a national trend that 55% of owners surveyed depend on additional outside income.

Impact of 9/11

Among the many industries impacted by 9/11, the travel industry was probably the most affected. The subsequent economic recession further hampered the industry as there was a sharp decline in the number of people traveling. Interestingly enough, however, PALL reports that while most hotels suffered a 7% decline in occupancy, bed and breakfasts only saw a decline of 4%. Despite the drop in demand, there was an increase in the average daily rate paid by guests that had a net result of 2.8% growth in total revenues.

Bed and Breakfasts and the Business Traveler

Traditionally, bed and breakfasts were seen as the perfect place for the weekend-getaway; however, this only accounted in occupancy for three nights of the week. With business travelers accounting for 52% of the lodging industry, bed and breakfasts are shifting their attention to these weekday travelers, adding amenities such as in-room data ports, high-speed Internet connections, DVD, and many other trappings sought by business travelers. More and more, bed and breakfasts are adding meeting room

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- Graphic Design Services 

space to their facilities. Use of these facilities is often complimentary as bed and breakfasts are becoming preferred locations for retreats. A recent survey conducted by PAII found 42% of 800 respondents had meeting room space in 2002, compared to 28% in 2000.

Bed and Breakfasts with Meeting Rooms

2000 2002

28% 42%

Rural v. Urban Bed and Breakfasts

Rural bed and breakfasts get most of their business on the weekends and in the vacation season of April through September. Oftentimes the rural B&Bs serve as a weekend getaway. There are also rural B&Bs that are situated on wineries or operating ranches where guests may have access to wine tasting or offered horse rides. In addition, bed and breakfasts often partner with nearby attractions to offer vacation packages.

In comparison, urban locales may be fully operational year round. A comparable advantage for urban B&Bs is partnering with local chambers of commerce and companies to offer meeting room space. As shown above, the number of B&Bs offering meeting rooms is growing and to meet business peoples' needs, may offer videoconferencing capacity.

Considerations

While there is no specific governing body regulating the bed and breakfast industry, they are often required to comply with federal, state, and local regulations. Of particular consideration are zoning regulations and local health and building codes. Additionally, as many of these bed and breakfasts are located in historic areas and buildings, it would behoove the operator to inquire with local historical associations on the significance of the property.

Related Reading:

Professional Association of Innkeepers International.

Rogak, Lisa Angoski. The Upstart Guide to Owning and Managing A Bed & Breakfast. Upstart Publishing Company, Inc.; Chicago, IL, 1996.

Sources:

"2004 Lodging Industry Profile." American Hotel and Lodging Association.

Anderson, Mark. "Tiny Bed and Breakfasts Take a Rural Whirl." Sacramento Business Journal, March 7, 2003.

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Growing a Niche in the Bed and Breakfast Industry

By Laura Mazzucca Toops | October 17, 2005

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As leaves begin to fall in the Midwest, city dwellers are making an exodus to quaint towns like Galena, Ill. and Dubuque, Iowa to soak up the autumn colors and ambiance. For many, their stays center around a country inn or bed-and-breakfast lodging.

According to the Professional Association of Innkeepers International (PAII), bed and breakfasts and country inns are a \$3.1 billion industry, with more than 20,000 inns or B&Bs in

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the United States alone, said Krista Battista, PAII's marketing and communications manager.

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No typical business

"There is no such thing as a typical bed and breakfast," said Alex Ebel, director of marketing for James W. Wolf Insurance, an agency based in Mount Airy, Md. that exclusively writes B&B coverage. "B&Bs are unique in that people live and work in the same location."

For example, there is a definite distinction between B&Bs and inns, according to the PAII. A "home stay" is an owned-occupied private home where the business of renting rooms is secondary to its use as a private residence, with breakfast the only meal served. A "bed-and-breakfast inn" is both a home for its owners and a lodging establishment, usually operated at a higher level of professionalism than a home stay. "Country inns" are similar to B&Bs, but also serve an evening meal in addition to breakfast, with price generally included in the room rate.

All of these types of lodging share several attributes: a high level of personal service, good value, unique ambiance and surroundings, and architecturally interesting or historic structures and decor. A professional B&B meets all the appropriate tax, fire, building, zoning and health requirements, and most have been inspected by both local authorities and a state B&B association.

For B&B owners, the overlap between private residence and public business creates a host of unique liability exposures, said Chuck Andraccio of TRICOR Insurance and Financial Services, a third-generation agency based in Lancaster, Wis. with a fairly new B&B specialty. Because B&Bs serve food, they have liabilities connected with restaurants, such as food and airborne pathogen exposures. Most B&Bs are furnished with antiques, which presents a unique property exposure. And the normal slip-and-fall exposures related to homeowners are

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also part of the package, Andracchio said.

More than just commercial coverage

Too many B&B owners tend to focus on the commercial side when purchasing insurance coverage, overlooking the fact that their business address and primary residence are one and the same. "You'd be shocked at how many have commercial without personal coverage," Andracchio said, adding that in his speaking engagements at state B&B trade groups, he always emphasizes the importance of property coverage beyond liability.

This lesson is hard-learned during a natural disaster, said Ebel of Wolf. A turning point for many in the B&B insurance industry were the California wildfires of 2003. Four of the agency's clients lost their inns in a single day, and 31 other inns were affected, he said. Many Wolf clients were also affected by the recent hurricanes in Texas and Louisiana. In New Orleans, several of Wolf's clients' B&Bs were completely destroyed. One had purchased wind insurance from Lloyd's at three times the property policy and a \$50,000 deductible. It may have seemed overkill at the time, but the owner is now claiming a \$2.8 million loss and glad he bought the insurance. "It sent a shudder through the reinsurance world," Ebel said, who noted that some Lloyd's sources are predicting 50 percent increases on property coverage. "It's a tough line of business, which is why we've had significant rate increases in the last several years."

"The B&B business is thriving, but there's very little coverage available," said James Wolf, agency principal, who is now semi-retired. "Most companies don't want to deal with it because they've lost money on it."

Some insurers got burned

Wolf started the agency 15 years ago because he saw B&Bs as a growth niche. Determined to do it right, Wolf met with more than a thousand B&B owners to determine the unique nature of their insurance needs, then approached several insurers with the market niche. Back then, several standard-market insurers were writing B&B business, including Great American, Travelers, Aetna, FF, Transamerica, Metropolitan and others. But most carriers didn't understand the risk, lost a lot of money and consequently stopped writing the business.

For insurers, a big concern is the adverse selection on most B&B properties, which have an average age of 100 years or more. Substandard wiring, plumbing, foundations and roofs are not attractive to insurers. Add to this the fact that many are located in coastal areas (Wolf insures 15 B&Bs in New Orleans) and the property becomes even less desirable to insurers, he said.

"Any agent writing B&B has to understand that it has all the homeowners' exposures plus



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commercial exposures," Wolf said. "Years ago, homeowners' was the darling of the insurance industry; now it's become unpopular," Wolf said. "If we were starting out today we would never be able to start a program."

As a result, last year Wolf "took the painful step of going non-admitted," he said, although he now considers it a smart move because of the flexibility of rate and form filings available through the non-admitted market.

Wolf now self-insures through its wholesale operation, Old Line Insurance, which places coverage through Lloyd's of London and Great Lakes UK, owned by Munich Re. "We tried for a long time keeping it in the admitted market, but it should have always probably been in the nonstandard market," Wolf said.

Currently about 600 independent agents go through Old Line to access B&B coverage, with about 20 of these having B&Bs as a niche market, placing between 20 and 100 policies a year.

In order to distinguish themselves in an increasingly competitive market, B&B owners are constantly throwing new risks out there, Ebel noted. Besides adding restaurants and gift shops, many are offering enhancements like spas, horseback riding, whitewater rafting and other perks. Two of Wolf's B&B clients are lighthouses on the Great Lakes; several have landing strips where guests can fly in their own light aircraft; and one in California even put on a rock concert in its adjoining field, attracting a crowd of 5,000. These make for some very unique risks to cover with insurance.

Because of this, Wolf's coverage tends to run on the high end: annual premiums average around \$5,000, excluding auto and workers' compensation. However, the coverage is unique since it guarantees replacement cost and field appraisal, Ebel said. Wolf treats antiques as contents on replacement costs, so buyers don't need a separate schedule to list their antiques. The coverage also includes liquor liability, non-owned auto included, mechanical breakdown (crucial because of refrigeration), power failure, and the same living expense reimbursements as covered under standard homeowners' coverage.

Although probably not every B&B owner needs this extensive of coverage, they still have unique needs that can't be met with a simple homeowners' or small-business policy, Andracchio of TRICOR said.

Roughly 80 percent of TRICOR's clients have a specific B&B coverage that includes both personal and commercial coverage rolled into one program. Although TRICOR is authorized with Old Line, the agency also accesses regional and national carriers to provide the



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coverage. A prominent national player in the B&B market is Market Insurance Co. In Glen Allen, Va.

A new appetite for a growing niche

While Andracchio noted that many carriers have pulled out of the B&B market over the years, the increasingly stringent B&B requirements being put on owners by city, county and states are making the line of business more attractive to insurers again. States like Illinois and Wisconsin, for example, require B&B owners to have a sanitation license and local requirements are tough on building code violations. "These requirements are making B&B owners much better business people," he said. "In turn it's making B&B coverage a much better risk for insurers than it has been in the past."

Another agency specializing in B&B coverage is The Insurance Shop, based in East Jordan, Mich. Principal Michael Burr noted that while he represents only one regional insurer for his agency's B&B business (Fremont), the company provides a "top-notch product in Michigan."

B&B represents about 10 percent of The Insurance Shop's total book of business and has been growing since the agency started writing it 11 years ago, Burr said. The package policy provided by Fremont includes personal lines, liability, coverage for restaurant, theft, fire, lightning, windstorm, special events coverage and loss of income. However, it's not a basic small-business policy, but a special coverage with the option of adding endorsements, he said. The one-year policy with limits up to \$2.5 million cost B&B owners average about \$1500, but owners must meet underwriting guidelines in order to qualify.

TRICOR, which has access to several regional and national markets, is licensed in five states to write the coverage, with four to five insurers in each state.

Andracchio got into the business three years ago after a long career in software; he is an antique collector and interested in historical properties so it was a good fit. It doesn't hurt that TRICOR's offices in Dubuque, Iowa are only 15 miles away from Galena, Ill., a historic river town with more than 40 B&Bs.

Galena is a great example of how owners get into the B&B business in the first place, he said. Chicagoans with strong business backgrounds and substantial capital—some retirees, others career changers—moved in as B&B owners.

"They fall in love with a quiet community and want to find a business to run there," he said. "Some do it for the love of the building, and others are supplementing their existing income." This is borne out by P&I statistics, that show most B&B owners are between 35 and 64 years old

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Many of the B&Bs The Insurance Shop writes in the Midwest are smaller operations run by a wife, with the husband working outside the operation, Burr said.

The most popular areas in Michigan, for example, are along the west and northwest coasts of the state, making them easily accessible from the Chicago area by a two-hour drive.

And he added that a B&B makes a good second career for retiring Baby Boomers. "Running a B&B is a viable alternative to not working after retirement," he said. "After all, they've got to live somewhere."

From This Issue



October 17, 2005
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Americans have a wide array of lodgings to choose from when they take a vacation: high-rise hotels, rustic resorts, motels by the bay. Yet more and more people are flocking to bed-and-breakfast inns, the most old-fashioned homes away from home. Just 20 years ago, there were only 1,000 B and Bs scattered throughout the country. Today there are more than 28,000 serving more than 50 million guests each year.

What's the appeal? Bed and Breakfasts, often situated in elegant, historic homes, tap into everyone's fantasy of living another life. Many have been lovingly renovated with period decorations, inviting visitors to step back in time. Others carry a theme throughout the house. Since on average they have only seven or eight rooms, they offer peace and quiet, a rare commodity in the average home.

According to a study conducted by Barbara A Koth, Assistant Extension Specialist and William C. Norman, Ph.D. candidate, The Minnesota [Bed and Breakfast Market: A Guest Profile](#) (Research Summaries), University of Minnesota Extension Service, the profile of B&B guests confirms widely held impressions that this is a middle-aged, well-educated, (moderately) high income, professional market. On the last reported B&B trip, couples comprised two thirds of the [travel](#) parties.

Eighty-two percent of those sampled are married, and about half (44 percent) have children living at home. Average age for a travel party (respondent and spouse/partner ages are merged) is 40 years, with 60 percent under this age. This indicates that many B&B guests are at a mid-point in the traditional family cycle, when raising children is a primary activity. Newlyweds and "empty nesters" account for a smaller proportion. In fact, only 9 percent of the market is attributed to adults over 59 years of age.

Education levels are high, with the largest response category being completion of a college degree (31 percent). In addition, another one third had some graduate school or an advanced degree. It follows that the occupational profile is dominated by professionals and managers. Note that several categories such as business, health, education, and science are large enough for B&B's to consider promotion aimed specifically at these segments.

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The unique touches that distinguish a B&B are clearly a primary reason for selecting this lodging option. Words like "charm," "ambiance," "quaintness," and "atmosphere" were often used by respondents to describe this intangible appeal. The importance of the "getaway" aspect demonstrates that B&B's have been well positioned to take advantage of shorter, more frequent weekend trips preferred by many two-income families. The lure of B&B's as a more personal alternative to the standard hotel/motel experience was reconfirmed by the 10 percent who called this the single most important reason for staying at a B&B, the most frequent response to this open-ended question.

Do you fit into this profile? Try out a B&B on the Jersey Shore – [SeaScape Manor B&B in Highlands, NJ](#). Experience first hand what they are talking about.

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6 Signs of a Healthy Company Culture

By Valicor

An emphasis on company culture has taken hold throughout the business world. A recent Forbes article says culture is one of the biggest topics among business leaders today. Part of the reason for this is the amount of insight social media sites give

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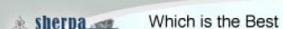
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Why stay at a B&B

Why Choose a Bed & Breakfast?

Do you remember the hotel room that you stayed in 5 years ago? Probably not. But people who stay at Bed & Breakfasts remember, because their experience is so unique and special. Innkeepers take great pride in their home, and enjoy sharing it with people who appreciate its distinctive history and personality. But what really sets B&Bs apart are the innkeepers, who blend the skills of a chef, waiter, historian, tour guide, librarian, housekeeper, decorator, and gardener, to make every guest's experience a delight. And with the wonderful variety of Authentic Bed & Breakfasts of Lancaster County, you're sure to find the B&B that's just right for your travel needs.

What is a Bed & Breakfast?

It is a package arrangement that includes overnight accommodations and breakfast. B&Bs are generally small, owner-occupied establishments, ranging in location from city, to small towns, to country settings, to farms. And while breakfast styles, room configurations, and specific amenities of each B&B vary, they all excel at providing their guests with warm hospitality and that home-away-from-home feeling.

How is a B&B different from a hotel?

While most hotels offer cookie-cutter rooms in humdrum buildings, each Bed & Breakfast is unique in its architectural style, guest room decor, and amenities offered. B&B styles range from elegant to rustic, and everything in between. Within the pages of this Authentic B&B website, you're sure to find a B&B that suits your taste.

There are other differences between a B&B and a hotel that guests should be aware of. Bed & Breakfasts do not have a front desk staff or 24-hour phone coverage. Innkeepers are most easily reached by phone or email between the hours of 10 AM and 9 PM. When making your reservation, the innkeeper will inform you of their individual policies regarding check-in and check-out times, deposits, cancellation fees, and smoking policies. Any special needs should be discussed with the innkeepers, so that they may properly prepare for your visit.

Are B&Bs for everyone?

If you require a cocktail lounge, late night room service, or valet parking, then a Bed & Breakfast probably won't be your first choice. But if you're looking for a peaceful atmosphere, delicious home-cooked breakfasts, personal attention, comfortable beds, well-appointed rooms, recommendations on restaurants and activities, and meeting other interesting guests, then a Bed & Breakfast is for you! Whether you're coming to the area for a romantic retreat, family vacation, girlfriends' getaway, or business travel, we have a B&B that will suit your needs perfectly, an Authentic Bed & Breakfast of Lancaster County!

Browser window showing the URL <http://www.authenticbandb.com/whystay.php>. The browser interface includes a menu bar (File, Edit, View, Favorites, Tools, Help), a toolbar with navigation icons, and a taskbar with several open applications: ColoradoGives.organddes..., Free Hotmail, Get more Add-ons, Yahoo! Mail - The best fre..., and United States Patent and ...

What type of breakfasts are served at B&Bs?

Breakfast is one of the most enjoyable and memorable aspects of staying at a B&B. And, as with everything else about B&Bs, nothing is standardized. Whether your B&B serves a multi-course breakfast, family style breakfast, breakfast buffet, or continental breakfast, you can be sure that your innkeepers' attention to ingredients, taste, and presentation will result in a mouthwatering experience. Most B&Bs can accommodate special dietary needs of their guests, as long as they know ahead of time. This may include such diets as vegetarian, vegan, diabetic, low-fat, low-salt, gluten-free, etc. And many innkeepers are happy to share their favorite breakfast recipes with their guests. You may even be able to purchase a cookbook that contains their favorite dishes. Bon appetit!

How much does a B&B cost?

Nightly rates for 2 people can range from as low as \$85 to over \$250, depending on the specific B&B, room size and type, amenities, location, and season. Many B&Bs have accommodations that can sleep more than 2 people, usually with an additional charge.

Various specials and/or packages are frequently offered by B&Bs. Be sure to ask when making your reservation.

In Lancaster County, 7.1% tax is added to your room charge. This is a significant saving compared to the 11% tax charged at hotels.

While many B&Bs accept major credit cards, some still require cash or travelers cheques, so it's a good idea to check with the innkeeper when making your reservation.

Do I have to share a bathroom?

Most B&Bs today have private bathrooms, although a few may still have shared bathrooms with some of their rooms. Bathroom sizes and configurations vary, and may include a shower, tub/shower, or whirlpool tub. Bathroom information can be found on each B&B's website, or by contacting the B&B by phone or email.

What about tipping?

If you choose to leave a tip it will certainly be appreciated. Some larger B&Bs, with part-time help, may even leave an envelope in the guest room for tips.

What about reviews?

Guests can show their appreciation to the innkeepers by posting a glowing review on one of the many internet sites that potential visitors look at. These reviews help attract new guests to the B&B, and are always appreciated. Two of the larger ones are TripAdvisor.com and BedAndBreakfast.com, or you can ask your innkeepers which websites would be most helpful to them.

Are my children welcome at a B&B?

Some B&Bs welcome children of all ages, some allow children above a certain age, and some cater to adults only. Some B&Bs can only accommodate children in certain rooms or cottages, and some vary their policies based on the season or events in the area. Some B&Bs have cribs and high chairs available, and some even have play areas or farm activities available for kids. So if you are traveling with children you should definitely discuss all details with the innkeeper at the time of your reservation, so they can properly prepare for your stay, explain any charges that apply, and reserve an appropriate room for you.

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Can we bring our pet along?

B&B policies on pets differ. Some B&Bs allow pets in specific rooms, but the number, size, and type of pet allowed may vary. Many B&Bs do not accommodate guest pets, even if the innkeepers have pets of their own. Most B&Bs can recommend a nearby kennel or other facility that can accommodate your pet. So if you plan to travel with a pet, you should definitely check with your innkeepers when you make your reservation. Keep in mind that a last minute decision to bring your pet may result in a cancellation charge if your B&B does not accept pets.

May I smoke in the B&B?

As a general rule, B&Bs do not allow smoking inside their buildings. This is due to insurance requirements, the well-being of the B&B, and the comfort of other guests. In fact, some B&Bs will charge you a significant cleaning fee if you choose to ignore their smoking policy. This fee enables the B&B to recover the cost of returning the room to its smoke-free condition for the next guest occupying that room. Many B&Bs do permit smoking in designated outdoor areas. Smokers should discuss specific policies with the innkeepers when making a reservation.

Are B&Bs a good choice for business travelers?

Yes! In recent years many B&Bs have added amenities that cater to the business traveler. High speed internet access, desks, flexible check-in & check-out times, flexible breakfast times, and intimate meeting facilities are now offered in many B&Bs. Special mid-week rates are also commonly available for business travelers. These factors, combined with the safe, relaxing environment of a B&B, are making many business travelers re-think their customary lodging choices. Try a Bed & Breakfast on your next business trip, and we think you'll agree!

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KENDRA HARE – PERSONAL VACATION ADVISOR

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