



Bar & Restaurant Product — Package

ELIGIBLE RISKS CAN INCLUDE:

- ▶ New Ventures
- ▶ Dancing
- ▶ Entertainment
- ▶ Bouncers
- ▶ Nightclubs
- ▶ Adult Entertainment
- ▶ Prior claims and/or violations

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Established Liquor market for over twenty-five years
- ▶ Specialized Claims Unit with Expertise in Liquor Liability
- ▶ Low minimum premiums

COVERAGE AND PRODUCT FEATURES:

- ▶ As a package, we can offer:
 - General Liability coverage
 - Liquor Liability coverage
 - Property coverage
 - Equipment Breakdown coverage, which includes a \$250,000 sublimit for food spoilage
 - Crime coverage
 - Employment Practices Liability
- ▶ No liability deductible
- ▶ Assault or Battery coverage is available on most risks for Liquor Liability
- ▶ Excess limits available for General Liability
- ▶ Non owned and hired auto coverage available if no delivery
- ▶ Value Plus endorsement is available on accounts eligible for Special Form. The endorsement offers 13 valuable coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up and more
- ▶ No inspection or issuance fees

LIMITS OF INSURANCE:

- ▶ General Liability limits up to:
 - \$1,000,000 each Occurrence/\$2,000,000 Aggregate
- ▶ Liquor Liability limits up to:
 - \$1,000,000 each Occurrence/\$2,000,000 Aggregate
- ▶ Property limits up to:
 - \$1,500,000 maximum property value in protection class 1-8
 - \$250,000 maximum property value in protection class 9-10
 - \$500,000 maximum property value per location in coastal zones (wind exclusion applies on building coverage)

