

Bar & Restaurant Product

PRODUCT FEATURES:

- ▶ Commercial Property, Commercial General Liability, Liquor Liability written on one policy
- ▶ Option to write Property, General Liability and Liquor Liability on a Mono-Line basis
- ▶ Accounts with Dancing and Entertainment are eligible

OPTIONAL FEATURES AVAILABLE:

- ▶ Money and Securities coverage
- ▶ Glass
- ▶ Valuable Papers coverage
- ▶ Account Receivables coverage
- ▶ Signs coverage
- ▶ Employee Dishonesty coverage
- ▶ Stop Gap Liability (OH, ND, WA, WY)
- ▶ Equipment Breakdown coverage, includes food spoilage
- ▶ Value-Plus Endorsement available-15 valuable coverage enhancements, including Water Back-up, sign coverage and more

LIMITS OF INSURANCE:

- ▶ Bar Property limits up to:
 - \$750,000 per location in protection class 1-8
 - \$250,000 per location in protection class 9-10
 - \$500,000 per location in coastal areas-excludes wind and hail
- ▶ Restaurant Property limits up to:
 - \$600,000 per location in protection class 1-8
 - \$250,000 per location in protection class 9-10
 - \$500,000 per location in coastal areas-excludes wind and hail
- ▶ Liability limits up to:
 - \$1,000,000 each occurrence
 - \$1,000,000 Personal and Advertising Injury
 - \$1,000 Medical Payments
 - \$100,000 Damage to Premises Rented
 - \$1,000,000 Products/Completed Operations Aggregate
 - \$2,000,000 Aggregate (other than Prod/comp ops)
- ▶ Liquor Liability limits up to:
 - \$1,000,000 per occurrence/\$2,000,000 aggregate

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Low minimum premium

