

Bars/Restaurants - Liquor Liability

This product targets small to mid-sized bars and restaurants that sell, serve or distribute alcohol for on-premises consumption.

- Bars - alcohol receipts 50% or greater of total food & alcohol receipts
- Restaurants - alcohol receipts less than 50% of total food & alcohol receipts



The HIT ZONE – *Our highest quote and bind ratio*

- 🎯 No entertainment, or incidental entertainment only
- 🎯 Closes by 12:00 AM on all nights
- 🎯 Formal Alcohol Awareness Training for all alcohol-serving employees (see www.liquortraining.com)
- 🎯 No liquor related losses in the past five years
- 🎯 No citations/violations in the past five years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Nightclubs in business less than 2 years may be considered with at least 3 years management experience (stricter guidelines may apply to particular states)
- ▶ Adult dancing/strip clubs in business for 2 or more years
- ▶ Risks featuring major entertainment
- ▶ Moderate drink specials or happy hours
- ▶ Risks closing by the state (or local ordinance) mandated time
- ▶ Miscellaneous operations (Bring Your Own Bottle establishments, off-premises caterers, concessionaires, breweries, etc.)
- ▶ Bars with a youthful clientele (21-25 years old), provided all alcohol servers have formal alcohol awareness training and no losses or violations in the past five years
- ▶ Up to one claim or two violations (provided applicant has at least five years in business and has taken appropriate preventative measures)

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Monoline Liquor Liability Product Features:
 - **Basic Form Product** features Expense costs inside the limits of liability and an exclusion for Assault or Battery coverage
 - **Top Shelf Product** provides coverage for Expense costs outside the limits of liability, may provide coverage for Assault or Battery and includes automatic coverage for the Liquor License holder as an additional insured
- ▶ Employees included as insureds at no additional charge
- ▶ No deductible
- ▶ Aggregate per Location Endorsement offered for risks with multiple locations
- ▶ Policy includes expanded definition of bodily injury
- ▶ Landlord and Grantor of Franchise may be named as an additional insured for nominal additional premium

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INELIGIBLE RISKS

- ▶ Risks located in: Alabama, Alaska, Illinois, Iowa, Louisiana, Mississippi, Oregon, Rhode Island or West Virginia
- ▶ Nightclubs in business for less than 2 years with less than 3 years management experience (stricter guidelines may apply to particular states)
- ▶ Adult dancing/strip clubs in business for less than 2 years
- ▶ Risks permitting alcohol servers to consume alcohol during their hours of service
- ▶ "After hour" establishments
- ▶ Risks that have filed for bankruptcy within the past 12 months
- ▶ Risks operating without a liquor license, if one is required
- ▶ Bars or taverns permitting patrons under the legal drinking age on the premises after 11:00 PM
- ▶ Nightclubs and strip clubs permitting patrons under the legal drinking age on the premises at any time
- ▶ More than one claim or two violations within the past five years
- ▶ Combination of one or more claims and one or more violations within the past five years

*Additional guidelines may apply to particular states

AVAILABLE LIMITS

- ▶ Customer Authority / Home Office Authority – up to \$1,000,000 each common cause / \$2,000,000 aggregate in most states*

*Restricted limits may apply on certain classes in some states

SUBMISSION REQUIREMENTS

- ▶ Current version of our Liquor Liability Warranty Application (LLA) or Bar/Tavern/Restaurant Application (BTP)
- ▶ Any competitor's application