

## Liquor Liability Product

We offer a monoline Liquor Liability product that provides cross-selling opportunities for many classes of business.

### PRODUCT FEATURES:

- ▶ Broad appetite for virtually all classes of small to medium sized risks
- ▶ Monoline Liquor Liability Product Features
  - **Basic Form Product** features Expense costs inside the limits of liability, an exclusion for Assault or Battery coverage and a significant credit for the purchaser
    - 25% credit for bars
    - 15% credit for restaurants
  - **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

### ELIGIBLE CLASSES:

#### Basic Form or Top Shelf Product

- ▶ Bars, Adult Entertainment Clubs and Nightclubs
- ▶ Restaurants
- ▶ Banquet Facilities
- ▶ Country Clubs, Private and Fraternal Clubs

#### Top Shelf Product Only

- ▶ Retail Stores, Retail and Wholesale Distributors
- ▶ Unique operations such as Off-Premises Caterers, Concessionaires, Breweries and Importers

### ADDITIONAL ADVANTAGES:

- ▶ Established Liquor market for over twenty-five years
- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround

