

Retail Liquor Store Product

This product targets Retail Stores that sell, serve or distribute alcohol for off-premises consumption.

COVERAGE AND PRODUCT FEATURES:

- ▶ Broad appetite for virtually all small to medium sized retail store classes
- ▶ Credits available for responsible establishments with a third-party server awareness training program
- ▶ Expense costs are outside the limit of liability
- ▶ No deductible
- ▶ Assault or Battery coverage available in most states
- ▶ Automatic coverage for liquor license holder as an additional insured
- ▶ Limits up to \$1,000,000 each common cause/\$2,000,000 aggregate
- ▶ Aggregate per Location Endorsement offered for risks with multiple locations
- ▶ Landlord and Grantor of Franchise may be named as an additional insured for a nominal additional premium

ELIGIBLE CLASSES INCLUDE:

- ▶ Liquor stores, with and without wine tastings on premises
- ▶ Convenience/Deli/Grocery stores
- ▶ Package stores
- ▶ Gas stations/Mini Marts
- ▶ Retail and Wholesale Distributors

ADDITIONAL ADVANTAGES:

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

