

## Nightclubs

### WHY DO YOU NEED TO PURCHASE A NIGHTCLUB PRODUCT?

- ▶ A patron falls on a slippery floor because one of your employees fails to maintain premises
- ▶ A patron falls while being escorted out of your establishment by one of your employed bouncers
- ▶ A patron alleges discrimination by bartenders for failing to provide proper customer service
- ▶ A patron is injured while dancing

Why should you choose the Nightclub Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Availability of Hired/Non-Owned Auto coverage	✓	?
Available as a Package (Commercial Property, Commercial General Liability, Liquor Liability) or Monoline Liability	✓	?