

Retail Liquor Store Product – Package

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

COVERAGE AND PRODUCT FEATURES:

- ▶ On one policy we can offer:
 - Property coverage
 - Equipment Breakdown coverage
 - General Liability coverage
 - Crime coverage
 - Liquor Liability coverage
- ▶ Written on a Businessowners coverage form
- ▶ Covers Business Personal Property including inventory
- ▶ 25% Peak season included in the Businessowners coverage form
- ▶ Business Income on an actual loss sustained basis with a stated limit
- ▶ Non owned and hired auto coverage available if no delivery
- ▶ No liability deductible
- ▶ New ventures are eligible
- ▶ Value Plus endorsement is available on accounts eligible for Special Form. The endorsement offers 13 valuable coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up and more

LIMITS OF INSURANCE:

- ▶ Liquor Liability limits up to:
 - \$1,000,000 each Occurrence
 - \$2,000,000 Aggregate
- ▶ General Liability limits up to:
 - \$1,000,000 each Occurrence
 - \$2,000,000 Aggregate
- ▶ Property limits up to:
 - \$3,000,000 maximum property value in protection class 1-8
 - \$1,000,000 maximum property value in protection class 9-10
 - \$500,000 maximum property value per location in coastal zones (wind exclusion may apply)

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Offered only through the professional wholesaler

