

HOSPITALITY AND LIQUOR LIABILITY PRODUCT HIGHLIGHTS

Eligible classes include (but are not limited to):

▶ **Bars/Restaurants:**

- We offer a comprehensive package policy (property, general liability and liquor liability) for many types of restaurants and bars
- We write family restaurants, 24-hour diners, fast food, fine dining, BYOB restaurants, and bars/taverns with up to 100% in alcohol receipts
- We offer coverage for higher hazard establishments such as new ventures, risks with major entertainment, bouncers, prior losses or violations, drink specials, happy hours and youthful clientele
- Assault or battery is available on many accounts based on risk characteristics
- We write property coverage up to a \$3 million total insured value
- We write buildings of any age, any construction type, with or without a fire extinguishing system, with or without a sprinkler system, and we can write in PC 1-10
- We write risks with mixed occupancy, habitational and partially vacant exposures
- A variety of credits are available for risk with favorable characteristics such as early close time and use of ID scanners

▶ **Hit Zone Restaurants:**

- Hit Zone restaurants are risks that meet the below characteristics that qualify them for significant coverage credits
- Available in select states (AZ, CT, CO, GA, IN, MA, NC, NJ, OH, PA, TN and TX)
- Establishments with \$250,000 or more in annual receipts
- Establishments with no major entertainment
- Establishments that have two or more years' experience
- Establishments with 50% or less in alcohol receipts

▶ **Beer, Wine and Liquor Stores (Liquor Stores, Convenience Stores, Grocery Stores, Delicatessens) and Wholesale Distributors:**

- Our product targets a wide variety of risks that sell and/or distribute alcohol for off-premises consumption
- Liquor liability, general liability and property coverages available monoline or as a package for most classes
- Property coverage for liquor stores and delicatessens available up to a \$3 million total insured value
- New ventures, risks offering on-premises tasting/sampling, delivery, internet sales, drive-throughs and those with a loss or violation history
- We offer a per location aggregate limit
- We offer credits for electronic identification scanners and for establishments that close by 12 a.m. (an additional credit is offered for establishments that close by 8 p.m.)

▶ **Nonprofit/Private/Fraternal/Social Clubs:**

- Our Hospitality and Liquor team's Club Select product is designed to provide a **monoline liquor** liability option to protect nonprofit, private and fraternal club organizations' exposures to liability arising from the sale/service of alcohol
- Our Nonprofit Package team can provide property, general liability, liquor liability, directors and officers and employment practices liability coverage for not-for-profit risks
- We can cover establishments that rent their facilities for special events, such as banquets, reunions and parties
- We offer preferred pricing through a variety of credits
- Club members are automatically covered as insureds, and there is no exclusion for injury to club members or their families

▶ **Caterers, Bartenders, Banquet Halls:**

- We offer a comprehensive package (property, inland marine, general liability and liquor liability) or monoline coverage for caterers, bartending services, personal chefs and banquet halls
- We offer contingent liquor liability for rental halls and event planners
- Blanket additional insured coverage available for building owners
- Assault or battery coverage is either included or available up to full limits on most risks

▶ **Nightclubs/Adult Entertainment Clubs:**

- We can write all lines of coverage (property, general liability and liquor liability) for nightclubs and adult entertainment risks
- We can write property coverage up to a \$3 million total insured value
- In the majority of states, eligible risks include new ventures for applicants having at least three years of experience managing a nightclub as well as risks with prior violations, claims and happy hours

▶ **All Other:**

In addition to the above classes, our broad appetite also includes liquor liability coverage for country clubs, bowling alleys, pool halls, breweries, beauty salons, painting studios and more.

**A++ RATING
BY A.M. BEST**

Special Events

▶ **The Main Event:**

From cocktail parties and picnics to festivals and concerts, we can consider a broad range of one-day or multiday events with up to 20,000 attendees/20,000 consumers per day; our quote turnaround time and options for phone quoting or 24/7 online quote/pay/bind make special events quick and easy.

- Blanket additional insured automatically included
- Separate limits for general liability and liquor liability
- No deductibles
- Defense costs outside of policy limits
- Medical payments coverage provided
- Coverage for damage to rented premises includes other perils in addition to fire
- Optional coverages: Setup and takedown, rain date, waiver of subrogation, primary/non-contributory wording

▶ **Annual Host Liquor:**

Designed to provide coverage for incidental host liquor exposures, Annual Host is a cost-effective solution for entities with up to 36 events per year and up to 300 in attendance; events are un-scheduled, which means no reporting and easier servicing.

- Assault or battery included at no additional premium
- Blanket additional insured is available
- No deductible
- No premises limitation

▶ **Wedding Plus:**

Wedding Plus is a general liability and liquor liability package specifically designed to provide peace of mind for the couple on their wedding day.

- Blanket additional insured automatically included
- Separate limits for general liability and liquor liability
- No deductibles
- Blanket additional insured included at no charge
- Immediate family members are automatically included as named insureds
- Coverage automatically extends for weddings lasting past midnight for no additional premium
- Additional coverages automatically included with options to purchase higher limits:
 - Cancellation or postponement
 - Lost deposits
 - Damage to wedding attire
 - Photography/Videography
 - Special jewelry
 - Wedding gifts
 - Coverage for rehearsal dinner and post-wedding breakfast/lunch available at no additional charge

Prize Indemnification

▶ **The Long Shot:**

Provides prize indemnification coverage for hole-in-one contests at golf tournaments and is a great way for businesses to sponsor an event; prize values of up to \$50,000 per hole are available, and multiple holes can be covered on one policy.

- If a hole-in-one is made, an additional 20% of the prize value will be paid to the charity
- Unlimited prize restoration
- Competitive minimum premiums starting at \$200
- No deductible

Additional Advantages:

- ▶ A Berkshire Hathaway company
- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Established liquor liability market for over 35 years
- ▶ Three convenient options to get a quote:
 - Online at usli.com
 - Calling 1-888-SPD-USLI
 - Email to your underwriter

Business Resource Center

Provides centralized access to business-solution vendors for all policyholders. Solutions include:

- ▶ Alcohol and server safety training
- ▶ Background checks
- ▶ Human resources and disability hotline
- ▶ Food handler training and food manager certification

See www.bizresourcecenter.com for a full list of available business solutions.