

# Hospitality and Liquor Liability Product Highlights



All products are available for instant phone and web quoting. 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 can write family restaurants, 24-hour diners, fast food, fine dining, BYOB establishments, 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 (not available in ON)
- Assault or battery is available on many accounts based on risk characteristics
- We can write property coverage up to a \$3 million total insured value
- We are able to 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 FUS Grades 1-10
- We can write risks with mixed occupancy, habitational and partially vacant exposures
- For general liability, we offer low minimum premiums and no deductible
- We have many different types of credits, including early close times

## ► Beer, Wine and Liquor Stores (Liquor Stores, Convenience Stores, Grocery Stores, Delicatessens) and Wholesale Distributors

- Our product targets a wide variety of stores that sell or distribute alcohol for off-premises consumption
- We can offer general liability for all classes of retail establishments
- We can offer property coverage for liquor stores and delicatessens (with no commercial cooking) up to a \$3 million total insured value
- We can consider new-venture operations, risks offering on-premises tasting/sampling, delivery, internet sales, drive-throughs and those with 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.)

## ► Caterers and Bartenders

- We can offer a comprehensive package (property, inland marine, general liability and liquor liability) or monoline coverage for licensed or unlicensed caterers, concessionaires and bartending services
- We offer two unique features for this product
  - Blanket additional insured coverage is available for building owners
  - Assault or battery coverage is either included or available up to full limits on most risks

## ► All Other

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

## Special Events

### ▶ 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 unscheduled, 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

### ▶ 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 or 20,000 consumers of alcohol per day are eligible; our quote turnaround time and options for quote/bind/pay online or over the phone\* make special events quick and easy.

- Occurrence coverage
- Setup and takedown coverage
- Rain date coverage
- Defense costs outside of policy limits
- Automatic coverage for volunteers, temporary or leased workers and committee members
- Medical payments coverage provided
- Coverage for damage to rented premises provided
- No deductible
- Blanket additional insured

### ▶ 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.

- General liability limits available up to \$5 million/\$5 million
- Liquor liability limits available up to \$3 million/\$3 million
- No deductibles
- Blanket additional insured included at no charge
- Immediate family members are automatically included as named insureds for no additional premium
- Coverage for lost deposits, damage to wedding attire and more included for no additional charge
- Coverage for the rehearsal dinner and post-wedding breakfast/brunch available for no additional charge
- Coverage for cancellation or postponement, photography and videography, event gifts and special jewelry available
- Coverage automatically extends for weddings lasting past midnight for no additional charge

## Additional Advantages

- ▶ A Berkshire Hathaway company
- ▶ Security of AM Best A++ rated carrier
- ▶ Multiple quoting options available
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Same day or next business morning claims acknowledgement

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.

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**A++ RATING BY AM BEST**

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