



888-523-5545
USLI.CA

Bar and Restaurant

COVERAGES AVAILABLE

- ▶ General liability
- ▶ Liquor liability
- ▶ Property
- ▶ Equipment breakdown
- ▶ Value endorsement available
- ▶ Assault or battery coverage available for commercial general liability and liquor liability
- ▶ Hired and non-owned auto coverage available
- ▶ No liability deductible
- ▶ Theft coverage
- ▶ Sewer backup limits available up to \$100,000

PRODUCT FEATURES

- ▶ New ventures eligible
- ▶ Broad appetite for entertainment
- ▶ Establishments with up to 100% alcohol receipts
- ▶ Bar establishments with revenues up to \$3 million
- ▶ Restaurant establishments with revenues up to \$5 million
- ▶ We can consider a wide variety of establishments such as bars, restaurants, fast food and fine dining

LIMITS OF INSURANCE

- ▶ General liability limits up to \$5 million per occurrence/\$5 million aggregate
- ▶ Liquor liability limits up to \$2 million per occurrence/\$2 million aggregate
- ▶ Property limits up to \$3 million total insured value (coastal zones, wind exclusions and FUS grade limitations may apply)

ADDITIONAL ADVANTAGES

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care

CLAIM EXAMPLES

Property: At a pizza restaurant, water began leaking from the neighboring unit, leading to ceiling and equipment damage in the restaurant. The leak resulted in \$4,300 in building damage and \$18,500 in damage to business personal property.

General liability: A Door Dash driver was picking up a door dash order at a restaurant. It was raining outside, and the driver slipped on a wet floor. This caused him to fall and suffer severe injuries. At the time of the incident, there was no wet floor sign present. As a direct result of the restaurant's negligence, the driver sustained significant injuries and damages. The restaurant incurred a \$73,000 loss amount.

Liquor liability: A pizza shop with takeout beer denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the pizza shop was brought into the claim. Although the pizza shop was not found liable, the shop incurred \$75,000 in defense costs.

Equipment breakdown: A pizza dough proofer retarder broke down. It was purchased as a prototype, and replacement parts were impossible to obtain. In addition, a company was hired to fix it, but they were unsuccessful. The claim was paid at \$11,800 minus the \$1,000 deductible.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



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