

CLUB SELECT

Nonprofit, fraternal, veteran, social and ethnic organizations



PRODUCT FEATURES

- ▶ Limits up to \$1 million/\$2 million available
- ▶ Monoline liquor liability product features
 - **Basic Form product** features expense costs inside the limits of liability and an exclusion for assault or battery coverage
 - **Top Shelf product** provides coverage for expense costs outside the limits of liability, may provide coverage for assault or battery and includes automatic coverage for the liquor license holder as an additional insured
- ▶ No deductible
- ▶ Employees and club members covered as insureds at no additional charge
- ▶ Landlords may be added as an additional insured for a nominal additional premium
- ▶ Assault or battery coverage available on most risks

ADDITIONAL ADVANTAGES

- ▶ Preferred pricing for clubs with annual alcohol sales of \$500,000 or less, no citations, violations or liquor-related losses in the past five years, no drink specials or happy hours and no entertainment except for banquets
- ▶ Credits available for responsible clubs with a formal third-party server awareness training program
- ▶ Established liquor market for over 35 years
- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

Three club members attended a dance at a local fraternal club where they consumed alcohol. One hour after leaving the dance, they were involved in an accident where one passenger sustained a traumatic head injury. He was in a coma for two months with over \$350,000 in medical bills. **The passenger sued the club for serving an intoxicated person. The claim settled for the full policy limits of \$500,000.**

A club was hosting a private reception for members and their guests. An underage guest presented a fake ID and was served alcohol. The intoxicated minor left the establishment and fatally injured an innocent victim. **The family of the deceased sued the club for serving a minor. The claim settled for \$890,000.**

A patron was punched and kicked by a member causing numerous injuries. The victim claimed the assault occurred because the member was intoxicated. **The club was sued for the negligent serving of alcohol. The claim settled for \$190,000.**