



# HOSPITALITY AND LIQUOR LIABILITY HIGHLIGHT SHEET

## Eligible Classes Include (But not limited to)

- ▶ **Bars/Restaurants:**  
We offer comprehensive liquor liability coverage for bars and all types of restaurants, including fast food, family restaurants, 24 hour diners and BYOB (bring your own bottle) establishments. Our broad eligibility includes new venture operations and risks featuring major entertainment, prior losses or violations, drinks specials, happy hours and youthful clientele. Assault or battery coverage is either included or available up to full limits on most risks. Additional credits are available for insureds who complete a formal alcohol awareness training course not mandated by the state, and for insureds who utilize identification scanners to confirm the age of patrons. These products are available as monoline liquor liability or as a commercial package policy.
- ▶ **Fine Dining:**  
This product is specifically designed for fine dining or white tablecloth establishments. The unique feature is that we are able to offer our preferred restaurant rates even if alcohol receipts are greater than 25%. Assault or battery coverage is either included or available up to full limits on most risks. In order to qualify, the restaurant must close by 12:00 AM, have an average entrée price of \$20 and have a least 10 bottles of wine at \$30 each on their wine list. This product is available as monoline liquor liability or as a commercial package policy.
- ▶ **Retail Liquor Stores, Convenience Stores & Wholesale Distributors:**  
Our product targets a wide variety of stores that sell or distribute alcohol for off-premises consumption. We can consider new venture operations, risks offering on-premises tastings, and those with losses or violations. Businesses with multiple locations can be considered, and we automatically offer an aggregate per location endorsement to our policy. Retail operations are available as monoline liquor liability, commercial package or Preferred package policy.
- ▶ **Non-Profit/Private/Fraternal/Social Clubs:**  
Club Select is a product designed specifically to protect non-profit, private and fraternal club organizations. Coverage includes rental of their facilities and the service of alcohol for special events such as banquets, reunions, parties and weddings. Club members are automatically covered as insured's under this product and there is no exclusion for injury to club members or their families.
- ▶ **Caterers:**  
We offer comprehensive coverage for licensed or unlicensed caterers, banquet halls, concessionaires and bartending services. Eligible risks include operations having annual sales up to \$500,000 or up to 600 events, depending on the state. For risks that qualify for our Catering Plus Product, we offer two unique features: 1) Blanket Additional Insured Coverage is available for building owners, and 2) Assault or battery coverage is either included or available up to full limits on most risks.
- ▶ **Nightclubs/Adult Entertainment Clubs:**  
Our product targets small to mid-sized nightclubs/adult entertainment clubs. In the majority of states, eligible risks include new ventures for applicants having 3 years experience, and risks having prior violations or claims and happy hours. Assault or battery coverage is either included or available up to full limits on most risks. Additional credits are available for insureds who complete a formal alcohol awareness training course not mandated by the state, and for insureds who utilize identification scanners to confirm the age of patrons.
- ▶ **All Other:**  
In addition to above classes of business, our broad appetite includes Country Clubs, Bowling Alleys, Breweries, Drive-Through Retail Stores and Contingent Liability for rental facilities or event planners.

## Special Events

▶ **The Main Event:**

Our product is designed to provide General Liability and/or Liquor Liability coverage for short-term events. Events with up to 10,000 attendees/10,000 consumers per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ **The Host:**

Our product is designed for events featuring host liquor liability exposures when purchased with general liability. One-day events with 500 attendees or less are eligible. Separate limits are provided for host liquor liability and general liability.

▶ **Special Event Product Features:**

- Ability to write one day, multi-day or annual term policies
- Property owner can be included at no additional charge
- Automatic coverage for Volunteers, Temporary or Leased Workers, and Committee Members
- Coverage for Damage to Rented Premises provided
- Medical Payments coverage provided
- No deductible
- Primary and Non-contributory and Waiver of Transfer of Rights options available for General Liability

▶ **Wedding Plus:**

Our product is designed to cover general liability with an option for host liquor liability for weddings. One day events with 500 attendees or less are eligible. General liability and host liquor have separate limits and additional coverages can be purchased at varying limits and added separately so policies can be tailored for the couples' needs and budget.

▶ **Wedding Plus Product Features:**

- Up to three approved additional insureds can be included at no additional charge
- Rehearsal date can be included for no additional charge
- A \$1,000 sublimit is included for lost deposits and attire with the ability to purchase coverage up to \$10,000 each.
- Coverage for wedding gifts, special jewelry and wedding photography/video available up to \$10,000 each
- Coverage for cancellation/postponement up to \$50,000
- Coverage for damage to rented premises
- Medical payments coverage
- Food and beverage product liability included in the general liability

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## Prize Indemnification

▶ **The Long Shot:**

Our product offers unlimited prize restoration for hole-in-one contests up to \$50,000 per hole. In addition, we can consider the general liability and liquor liability for the golf outing.

▶ **Long Shot Product Features:**

- If a hole-in-one is made, an additional 20 percent of the prize value will be paid to the charity
- Multiple holes can be considered on one policy
- Competitive minimum premiums starting at \$200
- Ladies permitted to shoot from the regular ladies tee box
- No deductible

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## Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Security of A.M. Best A++ rated carrier
- ▶ Quick turnaround time on submissions
- ▶ Most products offered on an admitted basis
- ▶ Quoting authority available

## Business Resource Center

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

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com](http://www.usli.com) for a full list of available business solutions.