

# Bar / Tavern & Restaurant Program

Offering a full spectrum of coverages specific to the needs of the Hospitality Industry. We have the experience and expertise to successfully underwrite the unique risks of the market.



## TARGET CLASSES

- Bars
- Brewpubs
- Cabarets
- Clubs
- Cognac Bars
- Comedy Clubs
- Dance Venues
- Lounges
- Martini Bars
- Microbreweries
- Night Clubs
- Package Stores
- Restaurants
- Taverns
- Upscale (High-Values) Bars
- Upscale Gentleman's Clubs
- Western-Themed Clubs
- Wine Bars

## COVERAGES (MAXIMUM LIMITS)

### General Liability

- \$1M Each Occurrence
- \$2M General Aggregate
- \$2M Completed Ops
- \$1M damages to Premises rented
- \$1M Personal Advertising Injury (excluded medical expenses)

### Liquor Liability (Packaged or Monolined)

- \$1M Each Common Cause
- \$2M Aggregate

## OPTIONAL COVERAGES

### Property

- Property & Business Income (both subject to coastal wind exclusions) & the Special Coverage Extension Endorsement

### GL Policy

- Defense Inside / Outside the Limit of Liability
- Hired \* Non-Owned Auto Liability
- Valet Services
- Additional Insured



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 BROKERAGE

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