



*Thinking. Ahead.*

## Bars & Taverns **Insurance** Program

### **TARGET MARKET** (not eligible for BOP)

Many establishments including, but not limited to:

- Neighborhood Bars
- Bars & Grills
- Cocktail Lounges
- Taverns
- Wine Bars

### **OPTIONAL COVERAGES**

- Equipment Breakdown
- Loss of Refrigeration
- Hired and Non-Owned Auto (not eligible for coverage if food delivery)
- Umbrella Coverage
- Accounts Receivable, Valuable Papers
- Employment Practices Liability
- Employee Benefit Liability
- Premier Property Endorsement
- Crime Coverage
- Sign Coverage

### **PROGRAM FEATURES**

- Available either admitted or non-admitted
- Building and Contents
- Loss of Income - Actual Loss Sustained available
- Blanket Contractual
- Medical Payments Coverage
- Advertising and Personal Injury
- Assault and Battery is available

### **LIQUOR LIABILITY**

- May be written in conjunction with restaurant, bar/tavern property & casualty or on a monoline basis
- Liquor is prohibited in the following states: AL, IA and VT
- Assault and Battery is available

### **Contact Information:**

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