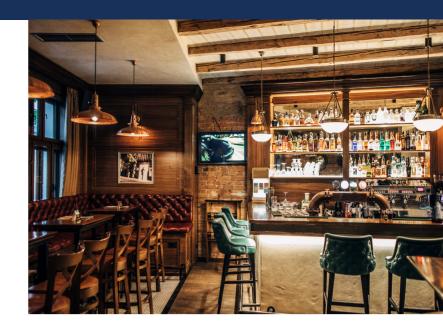
Bar / Tavern & Restaurant Program

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



