

## Liquor Liability - Monoline Liquor Liability Products

### ELIGIBLE CLASSES INCLUDE (BUT NOT LIMITED TO)

#### ▶ **Bars/Taverns:**

We are a market for small to mid sized bars/taverns that sell alcohol for on-premises consumption. Our product targets risks with no losses or violations within the past 5 years, moderate drink specials and happy hours, with non-youthful clientele. A credit is available for insureds who complete a formal alcohol awareness training. Bars with youthful clientele can be considered, if in business at least 5 years with no losses or violations and with all alcohol servers completing formal alcohol awareness training.

#### ▶ **Restaurants:**

Our product targets small to mid sized restaurants with no losses or violations within the past 5 years, and moderate drink specials. A credit is available for insureds who complete a formal alcohol awareness training course.

#### ▶ **Nightclubs/Adult Entertainments:**

We are a market for small to mid sized nightclubs/adult entertainment clubs in business at least 2 years under the same owner and same location. Our product targets risks with no losses or violations within the past 5 years, moderate drink specials and happy hours, and no underage patrons. Nightclubs/adult entertainment establishments with youthful clientele (21-25 years) can be considered, provided risk has at least 5 years in business with no losses or violations and with all alcohol servers completing formal alcohol awareness training. A credit is available for insureds who complete a formal alcohol awareness training course.

#### ▶ **Retail Stores:**

This product targets retail stores that sell or distribute alcohol for off-premises consumption with no losses or violations in the past 5 years. Risks with multiple locations can be considered with a breakout of receipts for each location. We automatically offer an aggregate per location endorsement to our policy. A credit is available for insureds who complete a formal alcohol awareness training course. Risks can include but are not limited to: wholesale and retail distributors, liquor, convenience or package stores.

#### ▶ **Non-Profit Private/Fraternal/Social Clubs:**

Club Select is a liquor liability product designed to protect non-profit private, fraternal and social clubs. Club Select offers preferred pricing for Clubs with annual alcohol sales of \$500,000 or less, no violations or losses in the past five years, no drink specials or happy hours and no entertainment except for banquets. Club Members are automatically covered as insureds under this product. A credit is available for insureds who complete a formal alcohol awareness training course.

#### ▶ **All Other:**

Additional classes are eligible; some typical risks include: On-Premises Banquet Halls, Country Clubs, "Bring Your Own Bottle" Establishments, Off-Premises Caterers, Bartending Services, Concessionaires, and Breweries

#### ▶ **Monoline Liquor Liability Product Features:**

- Occurrence coverage
- Defense costs outside of policy limits
- Assault or Battery coverage available
- Employees covered as insureds at no additional charge
- No deductible
- Aggregate Per Location Endorsement offered for multi-location risks
- Additional Insureds may be added for a nominal fee

### SPECIAL EVENTS

#### ▶ **The Main Event:**

Our product is designed to provide General Liability and/or Liquor Liability coverage at short-term events. Events with up to 5,000 attendees per day are eligible. 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. The property owner can be included as both additional insured for no added charge.

#### ▶ **Special Event Product Features:**

- Occurrence coverage
- Defense costs outside of policy limits
- Automatic coverage for Volunteers, Temporary or Leased Workers
- Medical Payments coverage available
- Coverage for Damage to Rented Premises available
- No deductible.

### **Additional Advantages:**

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions  
Quoting Authority Available

**A++**  
**Rated Products**