

HOSPITALITY AND LIQUOR LIABILITY HIGHLIGHT SHEET

Eligible classes include (but are 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, drink 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 percent. 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 a.m., 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 and 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.
- ▶ **Nonprofit/Private/Fraternal/Social Clubs:**
Club Select is a product designed specifically to protect nonprofit, 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 insureds 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 three years of experience managing a nightclub as well as 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 the above classes of business, our broad appetite also includes country clubs, bowling alleys, pool halls, breweries, beauty salons, painting studios, 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.

▶ **Main Event Product Features:**

- Occurrence coverage
- Set-up and take down coverage
- Rain date coverage
- Defense costs outside of policy limits
- Automatic coverage for volunteers, temporary or leased workers and committee members
- Medical payments coverage provided
- Coverage for damage to rented premises provided
- No deductible

▶ **Annual Host Liquor:**

Our product is designed for events featuring host liquor liability exposures. Our product offers annual term coverage up to 24 events per year on an unscheduled basis with events featuring fewer than 150 attendees. The property owner can be included as an additional insured, and there is an option to add a blanket additional insured form as well.

▶ **Annual Host Product Features:**

- Assault or battery included at no additional premium
- Blanket additional insured is available
- No liability deductible

▶ **Wedding Plus:**

Our product is designed to cover general liability and host liquor liability for weddings. One-day events with 500 attendees or fewer are eligible. The rehearsal date can be included for no additional charge. General liability and host liquor liability have separate limits; a \$1,000 sublimit is included for lost deposits and attire.

▶ **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 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
- Up to three approved additional insureds can be included at no additional charge
- Coverage for damage to rented premises
- Medical payments coverage
- Food and beverage product liability included in the general aggregate

Prize Indemnification

▶ **The Long Shot:**

Our Long Shot product is designed to offer prize indemnification coverage for hole-in-one contests at golf tournaments. A prize value for up to \$50,000 per hole is available, and multiple holes can be covered on one policy. Coverage can be for a one-day tournament or multiple days. Additional insureds can be included at no charge.

▶ **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
- Unlimited prize restoration
- Competitive minimum premiums starting at \$200
- Ladies permitted to shoot from the regular ladies tee box
- No deductible

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

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