

# Bar Program



## PRODUCT ADVANTAGES AND ELIGIBILITY

- Admitted monoline or package options available in most states
- Defense cost outside policy limits
- Broad appetite for entertainment
- Assault or battery coverage is included at the full limits or offered as a buy-back with sublimity for liquor liability
- Ability to consider risks with:
  - One prior claim in past three years for property or general liability
  - One prior claim in the past five years for liquor liability in many states
  - Prior liquor violation
  - Ability to consider:
    - New ventures
    - Establishments employing bouncers, security or door persons
    - Establishments with alcohol receipts up to 100%

## PROPERTY

- Property values up to \$3 million in protection classes 1-8
- \$250,000 in protection classes 9-10
- \$1 million in coastal zones (excluding wind and hail coverage)
- Equipment breakdown coverage automatically included with \$250,000 spoilage sublimit
- Property deductibles starts at \$1,000
- Ability to consider wet, dry or no extinguishing system over commercial cooking equipment

## GENERAL LIABILITY

- General liability available up to \$1 million/\$2 million
- Revenues up to \$3 million
- Hired and non-owned auto up to \$1 million
- Excess general liability up to \$5 million
- General liability deductible is \$0

## AVAILABLE LIMITS

- General liability up to \$1 million/\$3 million (\$5 million/\$5 million for select event classes)
- Liquor liability limits up to \$1 million/\$3million (\$3 million/\$3 million in certain states for select event classes)
- Medical payments limit up to \$10,000
- Damage to rented premises limit up to \$500,000

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## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- Events with:
  - Bonfires
  - Firearms
  - Haunted houses, hayrides or corn mazes
  - More than 20,000 attendees per day
  - Overnight camping/overnight retreats
  - Events featuring politicians at the state level or above
  - Events that permit spectators in the water
  - Rallies, demonstrations, marches or protests
  - War reenactments

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