

BAR PRODUCT



Eligible classes include, but are not limited to:

Bars	Sports bars
Breweries and micro-breweries	Taverns
Country clubs (liquor liability only)	Wine Bars
Nightclubs	

PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Coverage available for bodily injury and property damage
- ▶ Broad appetite for entertainment
- ▶ Assault or battery is available as a buy-back at full limits or sub-limits on bars for liquor liability
- ▶ Ability to consider risks with:
 - One prior claim in the past three years for property or general liability
 - One prior claim in the past five years for liquor liability in many states
 - Prior liquor violations
- ▶ Ability to offer credits for establishments:
 - With a formal third-party server awareness-training program
 - That close by midnight
 - That utilize an electronic ID scanner
- ▶ Ability to consider:
 - New ventures
 - Establishments employing bouncers, security or doorpersons
 - Establishments with alcohol receipts up to 100 percent
- ▶ Equipment breakdown coverage, which automatically includes a \$250,000 food spoilage sub-limit
- ▶ Ability to offer crime coverage

PROPERTY

- ▶ Property values up to \$1,500,000 in protection classes 1-8
- ▶ \$250,000 in protection classes 9-10
- ▶ \$500,000 in coastal zones (excluding wind and hail coverage)
- ▶ Property deductible starts at \$1,000



GENERAL LIABILITY

- ▶ General liability available up to \$1,000,000/\$2,000,000
- ▶ Revenues up to \$3,000,000
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess general liability up to \$5,000,000
- ▶ General liability deductible is \$0

LIQUOR LIABILITY

- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ No cap on annual sales
- ▶ Liquor liability deductible is \$0

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Alcohol server training
- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Property: This product is available in all states except AK, HI, LA and WV
- ▶ General liability: This product is available in all states except AK, LA and WV
- ▶ Liquor: This product is available in all states except AL, AK, IL, LA, MS, MN, OR, RI and WV
- ▶ Risks with more than one claim per coverage part (we can potentially still write the account, however, we would decline the coverage part with multiple claims)
- ▶ Alcohol served outside of our allowable time frame

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

