

CATERING PLUS PRODUCT - LIQUOR LIABILITY



Eligible classes include, but are not limited to:

- Banquet halls
- Bartending services
- Concessionaires
- Off premises caterers

PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Coverage available for bodily injury and property damage
- ▶ Assault or battery is available or as a buy-back at full limits on many risks
- ▶ Consideration of risks with one prior claim in the past five years for liquor liability in many states
- ▶ Can consider risks with prior liquor violations
- ▶ New ventures are eligible
- ▶ Bouncers, security or doorpersons are eligible
- ▶ Alcohol receipts up to 100 percent
- ▶ Risks who are licensed and unlicensed can be considered
- ▶ Blanket additional insured is available on certain risks

LIQUOR LIABILITY

- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ Can consider risks with up to \$500,000 annual sales
- ▶ Consideration of up to 600 annual events
- ▶ Average of 750 people or fewer per event
- ▶ Liquor liability deductible is \$0

BUSINESS RESOURCE CENTER

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

- ▶ Alcohol serving 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

- ▶ 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 in the past five years
- ▶ Risks with more than two violations in the past five years
- ▶ Alcohol served outside of our allowable time frame
- ▶ Permits self-service of alcohol
- ▶ Open bar past midnight

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.

