

CLUB SELECT PRODUCT - LIQUOR LIABILITY



© Eligible classes include, but are not limited to:

Auxiliary groups	Hobby clubs
Charitable member organizations	Military social clubs
Cultural organizations	Private membership groups
Ethnic clubs	Social clubs
Fraternal organizations	Veteran organizations

PRODUCT ADVANTAGES

- ▶ Top Shelf coverage form includes expense costs outside policy limits, assault or battery coverage available on most accounts up to full limits and automatic coverage for liquor license holder as additional insured
- ▶ Employees and club members covered as insureds
- ▶ New ventures are eligible
- ▶ Fifteen percent credit available for responsible establishments with a formal third-party server awareness training program
- ▶ Fifteen percent credit available for establishments that close by midnight (risks still eligible if open later – subject to state underwriting guidelines)
- ▶ Five percent credit available for fraternal clubs that allow up to three guests per member per day (excluding immediate family members and banquet activities)*
- ▶ Five percent credit for fraternal clubs that:
 - Do not allow drink specials or happy hours*
 - Have not incurred a liquor liability or assault or battery claim in the past five years
 - Have not incurred a violation/citation in the past five years
- ▶ Entertainment is acceptable
- ▶ Bouncers, security or doorpersons are acceptable
- ▶ “Bring your own bottle” at banquet or private receptions are acceptable
- ▶ Special events on the premises are acceptable

*Applicants ineligible for our Club Select product may still be eligible. Please refer to our Liquor Liability Bar or Restaurant Hit Zone Product Underwriting Guide.

AVAILABLE LIABILITY

Liquor liability available up to \$1,000,000 each common cause/\$2,000,000 aggregate

DEDUCTIBLES

Liquor liability deductible is \$0



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

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
- ▶ Combination of one or more claims and one or more violations within the past five years
- ▶ College fraternities and sororities
- ▶ Permits self-service of alcohol
- ▶ Same-day membership*
- ▶ Allows alcohol servers to consume alcohol during the hours of service
- ▶ Operates without a liquor license if one is required

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Note: ineligible risk characteristics include, but are not limited to those listed above.

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.

