

## FINE DINING PRODUCT - LIQUOR LIABILITY



⦿ High-end restaurants featuring an expensive wine bottle list (risks not meeting these criteria can qualify for our standard Restaurant product):

- ▶ Average entrée price at least \$20
- ▶ Average wine bottle price at least \$30
- ▶ At least 10 bottles on the wine list
- ▶ Closes by midnight
- ▶ Incidental entertainment is acceptable

### PRODUCT ADVANTAGES

- ▶ Alcohol percentage is not applicable if all criteria fit (we apply our preferred restaurant rate)
- ▶ 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

### LIQUOR LIABILITY

- ▶ Available up to \$1,000,000/\$2,000,000
- ▶ 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](http://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

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

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