

# RESTAURANT PRODUCT



Eligible classes include, but are not limited to:

Bring your own bottle (BYOB) restaurants	Fine dining restaurants
Country clubs (liquor liability only)	Franchise operations (eligible for property and general liability only if independently run)
Diners	Restaurants
Fast food restaurants	

## PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Coverage available for bodily injury and property damage
- ▶ Assault or battery coverage for most restaurants
- ▶ Fifteen percent liquor liability credit available for responsible establishments with a formal third-party server awareness training program
- ▶ Fifteen percent liquor liability credit available for establishments that close by midnight
- ▶ Five percent liquor liability credit available for establishments that utilize an electronic ID scanner
- ▶ Consideration of risks with one prior claim in the past three years for property or general liability
- ▶ 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
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000 (equal to the general liability occurrence limit; not available in AZ, GA, IL, MS, VT or WI)
- ▶ New ventures are eligible
- ▶ Bouncers, security or doorpersons are eligible
- ▶ Alcohol receipts up to 50 percent
- ▶ Equipment breakdown coverage (automatically includes a \$250,000 food spoilage sublimit)
- ▶ Crime coverage is available

## 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
- ▶ Restaurant risks with revenues up to \$5,000,000
- ▶ Hired and non-owned auto up to \$1,000,000



## GENERAL LIABILITY (CONT.)

- ▶ 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 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

- ▶ 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.

