



Catering Plus Product

We are excited to offer a monoline liquor liability product with customized coverages for banquet halls, off-premises caterers and concessionaires.

Coverage and Product Features:

- ▶ Broad appetite for small to medium sized risks
- ▶ Competitive rates and coverage offered for these specialized classes
- ▶ Blanket additional insured coverage available
- ▶ Waiver of Subrogation available
- ▶ Assault or battery coverage included for no additional premium*
- ▶ Expense costs outside policy limits
- ▶ No deductible
- ▶ Limits up to \$1,000,000 each common cause/\$2,000,000 aggregate available
- ▶ Credit available for responsible risks with a formal third-party server awareness training program
- ▶ Terrorism coverage included for no additional premium

Eligible Classes:

- ▶ Annual alcohol sales of \$500,000 or less
- ▶ Concessionaires at facilities with maximum seating for up to 3,500 persons
- ▶ Banquet halls and off-premises caterers with up to 600 annual events
- ▶ Off-premises caterers with an average attendance of 750 or less
- ▶ Coverage available for both licensed and unlicensed caterers

Additional Advantages:

- ▶ Established liquor liability market for over 25 years
- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Specialized claims unit with expertise in liquor liability
- ▶ Policy includes expanded definition of bodily injury
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

* Product enhancements available in most states

