



Annual Host Liquor Liability Product

We offer Host Liquor Liability coverage for organizations or businesses with an incidental host exposure.

Product Features:

- ▶ Coverage for up to 36 unscheduled events throughout the year
- ▶ Coverage not limited to a designated premises
- ▶ Assault or battery coverage at no additional premium
- ▶ Blanket additional insured can be added for \$150
- ▶ Minimum premiums start at just \$500

Additional Advantages:

- ▶ Established liquor market for over 30 years
- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround

Eligible Classes (include but not limited to):

- ▶ Anniversaries/Birthday parties
- ▶ Auctions/Bazaars
- ▶ Baby/Bridal showers
- ▶ Bake/Cook-offs
- ▶ Bake/Food sales
- ▶ Banquets
- ▶ Baptisms
- ▶ Bar/Bat mitzvahs
- ▶ Beef and beers
- ▶ Bingo games/nights
- ▶ Casino nights
- ▶ Christmas/Hanukkah parties
- ▶ Class reunions
- ▶ Crab/Clam bakes
- ▶ Cocktail parties/Dinner dances
- ▶ Graduation ceremonies
- ▶ Graduation parties
- ▶ Galas
- ▶ Family reunions
- ▶ Fundraisers
- ▶ Holiday parties
- ▶ Party/Social events
- ▶ Picnics
- ▶ Pig roasts
- ▶ Quinceaneras
- ▶ Rehearsal dinners
- ▶ Religious celebrations
- ▶ Retirement parties
- ▶ Seminars/Workshops
- ▶ Silent auctions
- ▶ Trivia nights
- ▶ Weddings
- ▶ Wine tastings

Most Common Ineligible Risk Characteristics

- ▶ Risks located in AK, AL, IA, IL, LA, MN, MS, RI, VT or WV
- ▶ Risks exceeding 36 annual events with alcohol
- ▶ Risks with events that have more than 300 attendees on any one day
- ▶ Applicants who hold a liquor license or permit for any one event
- ▶ Applicants in the business of selling or furnishing alcoholic beverages

**Risks that do not meet the above criteria may be eligible for Main Event coverage.*

