

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
Diners	Restaurants
Fast food restaurants	Food courts

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 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 MS or VT)
- ▶ New ventures are eligible
- ▶ Consideration of establishments with a food truck
- ▶ 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 \$3,000,000 in protection classes 1–8
 - \$250,000 in protection classes 9–10
 - \$1,000,000 in coastal zones (excluding wind and hail coverage)
 - Property deductible starts at \$1,000
 - Value Enhancement endorsement available

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
- ▶ 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.bizresourcecenter.com 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, 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.

