

RESTAURANTS & TAVERNS

Set yourself apart from the competition by offering Restaurant and Tavern owners a new surplus lines product with limited distribution. This best-in-class product from an A-rated carrier has an industry-focused, simplified application, and offers Liquor Liability, General Liability and Property coverages at a competitive price.

PRODUCT HIGHLIGHTS

- **Signature Liability Enhancement Endorsement:**
Blanket additional insureds, per location aggregate, waiver of subrogation, public relations expense coverage and more
- **Signature Property Enhancement Endorsement:**
Covers food contamination, spoilage, outdoor signs, fine arts, personal property of others and more
- **Signature Property Plus Enhancement Endorsement*:**
Provides all coverages of the Signature Property Endorsement at higher limits, PLUS: Additional coverages such as tenant glass, reward reimbursement for arson, theft and vandalism, emergency vacating expenses and more
- **Liquor Liability, General Liability and Property** coverages available
- **Assault and Battery** exclusion is not required on risks that qualify as a Restaurant; sub-limits are made available for Taverns
- **Valet parking** liability coverage available

*Available for select accounts

TARGETED RISKS

Restaurants & Taverns

- Single or multiple locations
- Full cooking exposures
- New in business

Restaurants

- Hibachi
- BBQ smokehouses
- Ethnic
- Brick oven pizza
- Late night diners

Taverns

- Gastropubs
- Craft cocktail bars
- Sports bars
- Karaoke bars
- Wine bars
- Brewpubs

ACCEPTABLE RISK CHARACTERISTICS

Mild

- No alcohol served
- No prior losses
- Closes by 11 PM
- In business for at least three years

Medium

- Alcohol is served
- Occasional live entertainment
- Max of one loss in the past three years
- Closes by 11 PM
- New in business

Hot

- 100% alcohol receipts
- Regular live entertainment
- More than one loss in the past three years
- Open until 2 AM
- Dancing allowed



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