

Special Events – Annual Host Liquor Liability

© Eligible classes include but are not limited to:

- Anniversary parties
- Banquets
- Beef and beers
- Cocktail parties
- Conferences
- Fundraisers
- Monthly board meetings
- Picnics
- Retirement parties
- Seminars/Workshops
- Wedding receptions

© Risks with up to 300 attendees per event

© Risks with 36 or fewer annual events

© Applicant will not hold a liquor license or permit for any events

© Product is for applicants not in the business of selling or furnishing alcoholic beverages and who have not purchased a liquor license for the event



Note: Applicants ineligible for our Annual Host Liquor product may still be eligible for our Main Event product. See the Main Event Hit Zone Product Underwriting Guide for more details.

Special Events –

PRODUCT ADVANTAGES

- ▶ Policy offering up to 36 unscheduled events throughout the year for host liquor liability
- ▶ Assault or battery coverage included at no additional premium
- ▶ Property owner can be included as an additional insured for \$50
- ▶ Blanket additional insured for multiple property owners can be added for \$150
- ▶ Liquor liability deductible is \$0

AVAILABLE LIMITS

- ▶ \$500,000/\$500,000 up to \$1 million/\$2 million

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks located in AK, AL, DC, IA, IL, LA, MN, MS, NM, RI, SC, VT, WA or WV
- ▶ Risks exceeding 36 annual events with alcohol
- ▶ Risks with events greater 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

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT APOGEEINSGROUP.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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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