

BAR PRODUCT



© Eligible classes include, but are not limited to:

Bars	Sports bars
Breweries and micro-breweries	Taverns
Country clubs (liquor liability only)	Wine Bars
Nightclubs	

PRODUCT ADVANTAGES AND ELIGIBILITY

- ▶ Admitted monoline or package options available in most states
- ▶ Defense costs outside policy limits
- ▶ Broad appetite for entertainment
- ▶ Assault or battery coverage is included at the full limits or offered as a buy-back with sublimits for liquor liability
- ▶ Ability to consider risks with:
 - One prior claim in the past three years for property or general liability
 - One prior claim in the past five years for liquor liability in many states
 - Prior liquor violations
- ▶ Ability to consider:
 - New ventures
 - Establishments employing bouncers, security or doorpersons
 - Establishments with alcohol receipts up to 100%

PROPERTY

- ▶ Property values up to \$3 million in protection classes 1–8
- ▶ \$250,000 in protection classes 9–10
- ▶ \$1 million in coastal zones (excluding wind and hail coverage)
- ▶ Equipment breakdown coverage automatically included with \$250,000 spoilage sublimit
- ▶ Property deductible starts at \$1,000
- ▶ Ability to consider wet, dry or no extinguishing system over commercial cooking equipment

GENERAL LIABILITY

- ▶ General liability available up to \$1 million/\$2 million
- ▶ Revenues up to \$3 million
- ▶ Hired and non-owned auto up to \$1 million
- ▶ Excess general liability up to \$5 million
- ▶ General liability deductible is \$0

LIQUOR LIABILITY

- ▶ Liquor liability available up to \$1 million/\$2 million
- ▶ 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 server training
- ▶ Human resources services
- ▶ Pre-employment screenings (background checks)
- ▶ Safe food service training/certifications
- ▶ Sample incident reporting form
- ▶ Sample alcohol server pledge
- ▶ Safety checklist

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT [APOGEEINSGROUP.COM](https://www.apogeeinsgroup.com).

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