



Retail Liquor Store Product

This preferred product targets retail liquor store risks. We can write this product on a Monoline General Liability, Monoline Property, Monoline Liquor Liability, Commercial Package or a Businessowners Package (if eligible).



The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- Up to \$500,000 in annual sales
- Up to 2,500 square feet per location
- No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- Up to \$300,000 Total Insurable Values
- Tenant Operations
- No losses or claims (excluding closed without payment) incurred in the past three years

LIQUOR LIABILITY

- Off-premise consumption only (no on-premises sampling/tasting)
- Formal Alcohol Awareness Training for all alcohol-serving employees (see www.liquortraining.com)
- No citations/violations in the past five years
- No liquor related losses in the past five years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL LIABILITY

- ▶ New Ventures
- ▶ Up to \$3,000,000 in annual sales
- ▶ Retail stores with on-premises tasting/sampling
- ▶ 24 hour establishments
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ New Ventures
- ▶ Risks up to \$3,000,000 in total property values per location (\$500,000 coastal) Coastal Zones: Maximum property values up to \$500,000 per location. Risks having property values up to to \$250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
- ▶ Habitational exposures
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

LIQUOR LIABILITY

- ▶ Retail Stores with on-premise tasting/sampling
- ▶ 24 hour establishments
- ▶ Up to one claim or two violations (provided applicant has at least five years in business and has taken appropriate preventative measures)



Retail Liquor Store Product – Businessowners Package

PRODUCT ADVANTAGES

- ▶ No coinsurance clause if Businessowners Package eligible
- ▶ Availability of equipment breakdown coverage with refrigeration contamination sublimit of \$250,000
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income limit if Businessowners Package eligible
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ Crime coverage available
- ▶ Value Plus endorsement (13 coverage additions/extensions endorsement) available
- ▶ Assault or Battery coverage available on most risks
- ▶ Defense Costs are outside policy limits
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ Carrier

INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Risks with products sold under the applicants name or label
- ▶ Risks directing importing products
- ▶ Risks not having functional and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with locations in Alaska, Louisiana or West Virginia

PROPERTY

- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob & tube wiring
- ▶ Risks not having functional and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with locations in Alaska, Hawaii, Louisiana or West Virginia

LIQUOR LIABILITY

- ▶ Risks located in Alabama, Alaska, Iowa, Illinois, Louisiana, Mississippi, Oregon, Rhode Island or West Virginia
- ▶ Risks with more than one claim or two violations within the past five years
- ▶ Risks with a combination of one or more claims and one or more violations in the past five years
- ▶ Risks permitting alcohol servers to consume alcohol during their hours of employment
- ▶ Risks that have filed for bankruptcy within the past 12 months
- ▶ Risks operating without a liquor license, if one is required

AVAILABLE LIMITS

- ▶ Maximum property values of \$3,000,000 in protection class 1-8
- ▶ Maximum property values of \$1,000,000 in protection class 9-10
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanies this quote; or
 - Completed & signed Acord application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
- ▶ Representation of loss experience for the last 3 years or as long as applicant has been in business if less than 3 years.