

CAPSPECIALTY RESTAURANT AND TAVERN LIABILITY

Set yourself apart from the competition by offering Restaurant and Tavern owners a best-in-class product from an A-rated carrier. This product has an industry-focused, simplified application, and offers a strong package product including General Liability, Liquor Liability and Property at a competitive price.

PRODUCT HIGHLIGHTS

LIABILITY COVERAGES

- General Liability coverage available with limits up to \$1M occurrence and \$2M aggregate
- Liquor Liability coverage available with limits up to \$1M occurrence and \$2M aggregate
- Signature Liability Enhancement Endorsement includes blanket additional insureds, waiver of subrogation, per location aggregate and more
- Hired and Non-owned Auto Liability coverage available
- Employee Benefits Liability coverage available
- Valet Parking Liability coverage available
- Assault and Battery included for restaurants and sub-limits available for taverns
- Excess Liability limits available up to \$5M occurrence (\$6M occurrence maximum with primary and excess)

PROPERTY COVERAGES

- Signature Property Enhancement Endorsement: included on most risks with coverage for food contamination, spoilage, outdoor signs, fine arts, personal property of others and more
- Signature “PLUS” Property Enhancement Endorsement: Available on select accounts and provides all coverage in the Signature Property endorsement, many at higher limits while also adding other coverages like tenant glass, reward reimbursement, emergency vacating expenses and more
- Equipment Breakdown coverage available

Not all coverages are available in all states

TARGET RISKS

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

RESTAURANTS

- BBQ restaurants
- Brick oven pizza
- Ethnic
- Hibachi
- Late night diners
- Low or no alcohol receipts

PROPERTY COVERAGE

- Brewpubs
- Craft cocktail bars
- Dancing allowed
- Gastropubs
- Karaoke bars
- Live entertainment
- Sports bars
- Up to 100% alcohol receipts
- Wine bars

ADDITIONAL HIGHLIGHTS

- Low minimum premiums
- Low deductibles
- A.M. Best A “Excellent” rated carrier (Non-admitted)