

BAR, TAVERN, RESTAURANT & NIGHTCLUB



Fast food to fine dining... we have a program for you. Our Bar, Tavern, Restaurant & Nightclub program is designed to accommodate the food and beverage group of businesses offering a broad coverage form. Let us entertain you with a quote today!

PRODUCT ADVANTAGES*

- A.M. Best rated A+ or better carrier
- Commercial General Liability, Commercial Property, and Liquor Liability are all written on one policy or as monoline¹
- Bar and Taverns with alcohol sales greater than 50% are eligible
- 15% discount if all servers are certified in a formal alcohol awareness training program
- New ventures with prior industry experience are eligible²
- No liability deductible
- Entertainment to include Dancing, DJs, & Bands³
- Assault & Battery coverage available on most risks

COVERAGES AVAILABLE*

- Improvements & Betterments
- Hired & Non-Owned Auto (not available for deliveries)
- Equipment Breakdown- with \$25,000 food spoilage
- Value Plus Endorsement- 15 additional coverages for one low premium
 - ✓ Accounts Receivable
 - ✓ Arson Reward
 - ✓ Electronic data
 - ✓ Employee Dishonesty
 - ✓ Fire Department Service Charge
 - ✓ Fire Extinguishing Equipment Recharge
 - ✓ Fine Arts
 - ✓ Money & Securities
 - ✓ Outdoor Property
 - ✓ Personal Effects & Property of others
 - ✓ Property in Transit
 - ✓ Property Off-Premise
 - ✓ Signs
 - ✓ Valuable Papers & Records
 - ✓ Water Back up at Sewer, Drain or Sump

¹ Liquor Liability is not available in Oregon

² Nightclubs require 3 years prior Nightclub management experience at the current location

³ Subject to no pyrotechnic displays

* Coverage may vary according to class of risk and market conditions