

## Your Go-to Market for Food, Beverage and Alcohol Risks



For more than 50 years, USLI has helped customers win hospitality business with flexible coverage, broad eligibility and dependable insurance solutions, while creating a business experience that is fast, easy and accessible – every time!

- ▶ New ventures welcomed
- ▶ Package or monoline solutions for general liability, liquor liability and property across hospitality segments with no liability deductibles
- ▶ Property eligible for all construction types, protection classes and building ages up to \$3 million total insured value (subject to restrictions)
- ▶ Direct Bill options available for admitted business
- ▶ Free and discounted services available for all policyholders through our Business Resource Center at [bizresourcecenter.com](http://bizresourcecenter.com)
- ▶ A++ rated by AM Best



### FOOD AND BEVERAGE SERVICE ESTABLISHMENTS

We make it easy to write restaurants, cafés, bars and clubs – including 24-hour diners, fine dining establishments, BYOB restaurants, and bars/taverns with up to 100% in alcohol receipts!

- ▶ Coverage available for higher hazard establishments such as new ventures, risks with major entertainment, bouncers, prior losses or violations, drink specials, happy hours and youthful clientele
- ▶ Mixed occupancies including lessor’s risk and habitational exposures are eligible for coverage
- ▶ Assault or battery is available on many accounts based on risk characteristics
- ▶ Restaurant Hit Zone (available in select states) offers significant coverage credits for risks meeting the following criteria:
  - \$250,000 or more in annual receipts
  - No major entertainment
  - Two or more years of experience
  - 50% or less in alcohol receipts

Adult clubs
Bars/Pubs/Taverns
Brewpubs/Gastropubs
Cafés/Coffee shops
Fast Food
Hotel bars
Nightclubs/Lounges
Nonprofit/Private/Fraternal/Social clubs
Restaurants

### EVENT VENUES AND VENDORS

From small gatherings to large-scale celebrations, we offer solutions for a wide range of event-focused operations dedicated to hosting, coordinating or serving private events.

- ▶ Comprehensive package solutions including property, inland marine, general liability and liquor liability or monoline options available
- ▶ We offer liquor liability options at minimum premium for rental halls and event planners not directly selling or serving alcohol
- ▶ Blanket additional insured and waiver of subrogation coverage available for catering and bartending services
- ▶ Assault or battery coverage is either included or available up to full limits on most classes

Bartending/Mobile bar services
Caterers
Concessionaires
Event planners
Event venues/Banquet halls
Food trucks

## ALCOHOL PRODUCERS/SELLERS/DISTRIBUTORS

From bottle shops to full-scale breweries, we can help you place accounts with manufacturing, retail and/or distribution exposures.

- ▶ Risks offering on-premises tasting/sampling, delivery, internet sales and drive-throughs as well as those with a loss or violation history can be considered
- ▶ Convenience stores and gas stations are eligible for general liability and liquor liability, including 24-hour operations when alcohol sales cease by state mandate times
- ▶ Per location aggregate limit available

Producers/Wholesalers	Sellers/Distributors
Alcohol manufacturers	Beer/Wine/Liquor stores
Breweries (micro/craft)	Convenience stores
Cideries and meaderies*	Grocery stores
Distilleries*	Specialty wine/food stores
Wineries and vineyards*	

## ENTERTAINMENT AND RECREATION VENUES

Many entertainment operations have incidental alcohol revenue. We offer competitive, tailored coverage for venues focused on activities, gatherings and live experiences where alcohol is part of the fun.

- ▶ We can package with general liability, liquor liability, property and inland marine coverage
- ▶ Assault or battery and abuse and molestation coverages are available on most classes

Billiard halls	Family fun centers and escape rooms
Bowling alleys	Golf simulator facilities
Comedy clubs	Movie theaters (including concessions)
Country/Golf clubs*	Sport courts and athletic centers

## SPECIALTY AND NICHE EXPERIENCES

Creative businesses that offer alcohol in nontraditional settings need flexible solutions. We can help you capture these emerging, experience-driven opportunities with customized coverage and competitive minimum premiums.

Adult senior living facilities*	Paint and sip studios
Barber shops and nail salons (when alcohol is served as an amenity)	Pop-up dining experiences
Cooking schools with dining events	

## SPECIAL EVENTS

Our special event product offers protection for over 100 types of events, whether the insured is hosting the event or operating as a vendor.

- ▶ One-day or multi-day events with up to 20,000 attendees per day, including optional coverages such as setup, takedown and rain date
- ▶ Blanket additional insured coverage included
- ▶ Prize indemnification for golf tournaments

Festivals and parades
Fundraisers
Parties and reunions
Sporting events
Weddings

\*Liquor liability only

Quoting Options: [888-773-8754](tel:888-773-8754) [snap.usli.com/quote](https://snap.usli.com/quote) [snap.usli.com/public/emailsubmission](mailto:snap.usli.com/public/emailsubmission)

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