

Restaurant, Bar & Tavern

COVERAGE FEATURES

- » Package and monoline policies
- » General Liability coverage
- » Liquor Liability coverage
- » Assault & Battery (A&B) included at full limits in most cases
- » Hired and/or Non-Owned Auto coverage available (if incidental exposure only)
- » Excess/Umbrella Liability as needed

COVERAGE DETAILS

- » No E&S fees or taxes
- » General Liability limits:
\$1M per occurrence/\$2M aggregate
- » Liquor Liability limits:
\$1M per occurrence/\$1M aggregate
- » Not available for nightclubs or adult clubs
- » New ventures with experience acceptable
- » Entertainment acceptable
(limits to two nights per week
and no more than three piece band/DJ)
- » Dance floor acceptable (under 400 sq. ft. assuming
greater than 30% food receipts)

WHY PURCHASE LIQUOR LIABILITY COVERAGE?

- » General Liability insurance policies typically do not cover Liquor Liability claims
- » It's easy to over-serve alcohol to a patron
- » It's possible to serve a patron under 21 years old
- » When someone is injured or property is damaged the State of Florida allows claims to be made against the alcohol server

(Requires Accord 125, 126 & Restaurant, Bar & Tavern supplemental)

Visit burnsandwilcox.com for a full list of solutions, experts and office locations near you.

CONTACT:

For more information regarding Restaurant, Bar & Tavern Coverage, contact your local Burns & Wilcox office.