

FINE DINING PRODUCT – LIQUOR LIABILITY



- ⦿ High-end restaurants featuring an expensive wine bottle list (risks not meeting these criteria can qualify for our standard Restaurant product):
 - ▶ Average entrée price at least \$20
 - ▶ Average wine bottle price at least \$30
 - ▶ At least 10 bottles on the wine list
 - ▶ Closes by midnight
 - ▶ Incidental entertainment is acceptable

PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Coverage available for bodily injury and property damage
- ▶ Assault or battery coverage automatically included or offered as a buyback option on eligible risks
- ▶ Can consider risks with prior liquor violations
- ▶ New ventures are eligible

LIQUOR LIABILITY

- ▶ Available up to \$1,000,000/\$2,000,000
- ▶ Liquor liability deductible is \$0

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ This product is available in all provinces except New Brunswick, Northwest Territories, Nunavut and Quebec
- ▶ Risks with more than one claim in the past five years
- ▶ Risks with more than two violations in the past five years
- ▶ Alcohol served outside of our allowable time frame

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.CA.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by provincial/territory laws.

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