

Bar/Tavern & Restaurant Product

AS A BAR/TAVERN/RESTAURANT OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability that includes coverage for mental anguish or emotional distress
- ▶ Flexibility to provide coverage for renovations
- ▶ Coverage for your liquor liability exposure

Why you should place coverage with our Bar/Tavern/Restaurant Policy?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
General Liability that expands the definition of Bodily Injury to include mental anguish or emotional distress with no deductible	✓	?
Liquor liability coverage available	✓	?
Replacement Cost coverage available	✓	?
Special Cause of Loss available	✓	?
Loss of Income coverage including Loss of Rents	✓	?
Equipment Breakdown Coverage including a \$25,000 food spoilage sublimit	✓	?
Value Plus Endorsement is available on accounts eligible for Special form offering 15 valuable coverage enhancements including; Water Back-up, Money & Securities, Employee Dishonesty, Signs, Electronic Data, Transit and more	✓	?