



The Liquor Liability Experts

ALL UNDER ONE ROOF

Protect your business today

In today's world, businesses can be held liable for practically anything. That is particularly true in the hospitality industry, where businesses may be named in lawsuits for incidents that occur off premises or are only remotely connected to the establishment. Unfortunately, you can not prevent lawsuits, but you can insure your establishment to cover incidents. Hospitality Insurance Group can help you protect your business today.

Hospitality Insurance Group is an "A" rated insurance carrier that offers commercial property, general liability, liquor liability, assault and battery, and excess liability insurance coverage to businesses that serve or sell liquor. Hospitality Insurance Group offers the assurance and peace of mind that comes from knowing your business is protected from unexpected claims. Whether you are a bar, restaurant, social club or just holding a one day event that involves the sale or serving of alcohol, the experts at Hospitality Insurance Group will ensure you have the coverage you need.

*Rated "A" – Excellent by Demotech, a leading insurance rating agency.

WHY HOSPITALITY INSURANCE GROUP

- **Niche Writer**
We specialize in businesses that sell or serve alcohol
- **Admitted Carrier**
No taxes, fees or affidavits
- **Financial Strength**
Demotech rated A (Exceptional)
- **30+ Years of Experience**
- **Full Line of Products**
CPP (includes LL, GL, CP)
- **Excess Coverage to \$3MM**
- **Separate A & B with full and sub-limits**
- **Excellent Claims Service**
- **Competitive Pay Plans**
Direct Bill and Pay as you Pour
- **Competitive Commissions**
- **Monoline Liquor up to 100% of Sales**

COVERAGES AVAILABLE



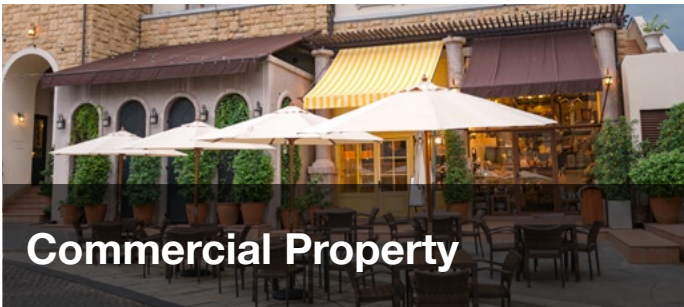
Liquor Liability

- Monoline or part of package
- Limits up to \$1MM/\$2MM
- Stand Alone A & B with full or sub-limits, No Deductible for both GL and LL
- Liquor Sales up to 100%
- Defense cost outside the limit of liability, no deductible
- Liquor Liability Property Damage Endorsement Available
- No audits with proper sales verification at policy issuance on new and renewal business
- Temporary Events – must be hospitality related and include alcohol Monoline LL or LL & GL available.



General Liability

- Can be written monoline or part of package
- Limits up to \$1MM/\$2MM
- Minimum premium \$1,000
- No Deductible
- Hired and non-owned Auto (IF no delivery or valet)
- Optional EPL available and automatically quoted with a 25K limit on GL business. (NH quoted at \$100K) Higher Limit available \$2,500 Deductible applies. (Not available for gentlemen's clubs)



Commercial Property

- Limits up to \$4MM TIV. Must be written with GL
- Building 30+ years old must have updates within last 15 years
- Unprotected (PC 9+10) TIV up to \$750,000
- Mixed occupancy with habitational up to 4 units accepted. Must meet underwriting guidelines.
- Property Enhancement Endorsement Available – \$500
- Minimum deductible \$1,000
- Kitchens with full cooking require UL 300 wet system. Grill or cooking range only can utilize dry system. (Must be serviced every 6 months)
- Equipment Breakdown automatically included on all risks
- Cyber Liability automatically included with all risks with a limit of \$50K (NH \$100K) Higher Limits Available



Excess Liability

- Written on our paper
- Up to \$3MM limits over CPP (must include LL & GL)
- \$1MM limits available over BOP (HIG writes the liquor coverage)
- Extends liability over LL, GL, optional A & B (if limit is \$1MM/\$2MM) and WC EL Coverage
- Excludes coverage over Employment Practices Liability (EPL)



WHO DO WE INSURE?

- Bars/Taverns
- Restaurants
- Nightclubs (with and without live entertainment)
- Gentlemen's Clubs
- Social Clubs
- Caterers
- Retail Stores – Selling liquor, beer, or wine
- Manufacturers, Wineries, Wholesalers
- Restaurants at Hotels/Motels & Golf Clubs
- Bed & Breakfast (up to 10 rooms)
- Special Events (that are hospitality-related)
- BYOB Establishments – with appropriate liquor controls
- Small Music Venues (up to 2,500 attendees)
- Beer Gardens
- Cigar Bars
- Hookah Bars (liquor only)
- NEW VENTURES – close by midnight and have previous related business experience.

COMPETITIVE PRICING

DISCOUNTS AVAILABLE

- Association Memberships (Restaurant or Bar)
- Alcohol Server Training
- Age Verification Systems
- Fine Dining
- Early Closing Times
- Loss Free Credits (5yrs with HIG)
- IRPM Credits as appropriate
- Elite Discount (special criteria applies)

MULTIPLE BILLING OPTIONS

Direct Bill – 25% down and 7 payments

Pay as You Pour – Unique billing program where policyholders report sales bi-weekly based on their POS system. Only 10% down payment. Only pay for what you sell, payment matches cash flow. Offered in conjunction with First Insurance Funding.

Watch this video of our
director of marketing explain
our discount programs:



<https://vimeo.com/463532845>

Hospitality Insurance Group

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Writing business in: MA, NC, CT, RI, VT, PA, NH

Access us through wholesale partners or direct agents. Visit our website to see a list of partners.