



# 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, including 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, brewery, 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 and BOP)
- **Excess Coverage to \$3MM**
- **Separate A & B with full and sub-limits**
- **Excellent Claims Service**
- **Competitive Pay Plans**  
Direct Bill
- **Competitive Commissions**
- **Monoline Liquor up to 100% of Sales**

## COVERAGES AVAILABLE



### Liquor Liability

- Monoline or part of package
- Limits up to \$1MM/\$2MM
- A & B with full or sub-limits, No Deductible for both GL and LL
- Liquor Sales up to 100%
- Defense costs 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
- Off-premises Brew Fests or Beer Festival endorsement



### 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
- Commercial Property Brewery enhancement — \$650



### Business Owners Policy

- Eligible classes include restaurants (with liquor sales up to 50% or without liquor sales), must close by midnight and have no live entertainment (bands).
- Other eligible classes include liquor stores, convenience stores (with or without gas), LROs, commercial condo associations or commercial condo unit owners, and most main street retail classes. No habitational exposures and no contractors.
- Sales up to \$6mm per location
- Total insurance value up to \$4mm per location, up to 6 stories
- Risks up to 35,000 sq ft, restaurants up to 7500 sq ft
- Additional coverages include Cyber, Equipment Breakdown and EPL.
- Limits up to \$2mm/\$4mm with underwriting approval



### 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 limits available. \$2,500 Deductible applies.
- Blanket Additional Insured — Brewery class only



### Excess Liability

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



## WHO DO WE INSURE?

- Bars/Taverns
- Restaurants
- Nightclubs (with and without live entertainment)
- Breweries
- 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
- NEW VENTURES – close by midnight and have previous related business experience.

## COMPETITIVE PRICING

### DISCOUNTS AVAILABLE

- Association Memberships (Restaurant/Bar, Liquor Stores, and Breweries)
- 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

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



<https://vimeo.com/463532845>

## Hospitality Insurance Group

Toll Free: 877-366-1140 Fax: 508-836-4940 HMIC.com

**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.

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**Mark Trombly, CPCU, CIC, AIS**  
*Marketing Manager*

Direct Line: **774-512-9266**

Cell: **508-847-7258**

**mtrombly@hmic.com**