

Commercial General Liability Product

PRODUCT FEATURES:

- Maximum Limits of 1M/2M (per occurrence/aggregate)
- Minimum premium is \$750
- No deductible
- Hired and non-owned auto coverage is available provided no delivery or valet parking
- Accord GL Application
- Will consider GL coverage for seasonal properties if maintained/monitored on a regular basis
- We do not offer Employee Benefit Liability or EPLI
- Temporary event coverage is provided for one day or multiple day events
 - Event must be hospitality related
 - No attractive nuisances; bounce houses, trampolines, mechanical rides, etc.
 - \$450 MP for 1M/2M limits, \$300 MP for 500/1000 limits
- Monoline policy available
- Discount available when both Liquor Liability and CGL are purchased from HIG
- Includes exclusion for GL Assault & Battery
- GL Assault & Battery buyback endorsement available
 - Only available if Liquor Liability Policy is also purchased from HIG
 - Available for insureds that do not purchase GL coverage from HIG
 - No sublimit – coverage is for full Liquor Liability limits

ELIGIBLE CLASSES:

- Bars/Taverns
- Restaurants
- Nightclubs (with or without live entertainment)
- Social Clubs (American Legions, VFW Halls, Fraternal Clubs)
- Retail Stores that sell liquor – convenience stores, liquor stores, etc.
- Caterers – on and off premises
- Gentlemen's Clubs
- BYOB Establishments
- Wineries/Manufacturers/Wholesalers
- Temporary Events – one day events or annual temporary event policy

*Please note we are not a market for BOPs, buildings under major construction/renovation, 24 hour operations

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