

# Liquor Liability Product

## PRODUCT FEATURES:

- Maximum limits of 1M/1M/2M (per person/per occurrence/aggregate)
- Excess limits up to \$3M available
- Pays first dollar defense – no deductible applicable
- Assault & Battery coverage up to full policy limits - no sublimits or deductibles
- Discounts available for the following:
  - Loss Free Credit – must provide 5 years hard copy loss runs
  - Alcohol/Security Training/Age Verification Systems– please visit our website for a list of approved programs - [www.hmic.com](http://www.hmic.com)
  - Fine Dining Credit – establishment closes by midnight, cost of a domestic bottle of beer is at least \$4.00
  - Association Membership Credit:
    - MRA (Massachusetts Restaurant Association)
    - NHLRA (New Hampshire Lodging and Restaurant Association)
    - PA Taverns Association
    - RI Hospitality Association
    - VT Chamber of Commerce → NRA (National Restaurant Association)
  - Early Closing Discount – closes at or before 8:00pm
  - Additional Discounts – available for eligible risks
- Temporary Event Coverage – for one day or multiple day events that are hospitality related and include alcohol
- Audited on an annual basis for all classes except temporary events
  - Premiums are returned or additional premium billed based on audit

## 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 and annual temporary events

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

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.