

Our Liquor Liability Coverage Raises the Bar

One segment of this downturn economy that is experiencing growth is the bar, nightclub, and restaurant business. With that growth comes increased exposure that makes this class of risk an exceptional new business target for your agency.

Insential, Inc. a full service wholesale broker, understands that to take fullest advantage of these opportunities you need a partner with potent resources: the experience, financial strength, and commitment required to deal with bars, taverns, restaurants and other hospitality accounts.

That's why we've joined with W.R. Berkley company, to bring you an exclusive, robust liquor liability program with the kind of limits and underwriting flexibility your clients need.

Liquor Liability Coverage

Liquor liability coverage is a unique exposure to underwrite and manage. Even the best run hospitality operations have losses and may face cancellation or non-renewal. The Insential exclusive liquor liability program provides premium and limit and underwriting flexibility with minimum policy form restrictions so it is applicable to a broad range of classes and sizes of risk. We'll even consider start-ups.

Covered Classes

Any establishment with a valid liquor license is eligible for coverage. Just a few of the classes we write include:

- Alcohol Manufacturers
- Bars/Taverns
- Banquet Halls
- Bowling Centers
- Casinos/Gaming
- Caterers Off Premises
- Comedy Clubs
- Concession Stands
- Country Clubs/Golf Courses with Club Houses/Restaurants
- Hotels/Motels/Lodges/Inns/B&Bs
- Karaoke/Hostess Bars
- Liquor/Convenience/Package Stores
- Nightclubs
- Pool/Billiard Halls
- Private/Social/Fraternal Clubs
- Restaurants
- Special Events (liquor liability only)
- Wineries
- Wholesale Distributors (liquor liability only)

Territory

All states except Delaware.

Broad Coverage Benefits

- Assault and Battery up to policy limit (with optional "silent" A&B)
- One prior assault won't knock your client out!
- Commercial General Liability limits up to \$1,000,000/\$2,000,000
- Liquor Liability limits up to \$1,000,000/\$2,000,000
- Monoline Liquor Liability
- Monoline General Liability
- Package General Liability & Liquor Liability coverage including A&B
- In-house Claims Management provides timely, equitable settlements with the lowest possible litigation and payout costs
- Flexibility to cover all sizes of risks from small single-location risks to large, multi-location/multi-state risks
- Start-ups considered with suitable prior management experience

Coverage Limits

CGL (up to)
 2,000,000 General Aggregate
 1,000,000 Each Occurrence
 1,000,000 Products & Completed Operations
 1,000,000 Personal & Advertising injury

Minimum Premiums

Monoline Liquor/Special Event - \$500
 Liquor receipts greater than 50% - \$1,500
 Host Liquor Liability - \$350

CGL Package Policies

Restaurants - \$1,000
 Liquor receipts greater than 50% - \$3,500

Minimum Deductibles

Minimum deductible - \$0
 Accounts over \$10,000 premium - \$500
 Maximum deductible - \$10,000
 ISO deductible credit factors available over \$5,000



Insential's liquor liability industry and underwriting expertise, combined with respected in-house claims management, offer you the right mix of support and service to generate and retain business in this high risk category.

You'll get instant access to the expertise and experience of liquor liability specialists backed by the financial strength of one of the industry's foremost liability insurers.

So team up with us and watch the new business pour in!

Superior Security and Support

Our exclusive liquor liability program is supported by the longevity and financial strength of W.R. Berkley. Coverage is backed by Gemini Insurance Company, a W.R. Berkley Company rated A+ (Superior), Financial Size XV by A.M. Best and A+ (Strong) by Standard & Poor's. This financial security, enhanced by in-depth in-house underwriting experience and claims management are the best reasons to make us one of your trusted resources.

Submission Requirements

- Acord 125 and 126
- Liquor Supplemental Application
- Prior carrier information including limits, deductibles and premium
- 3-5 years of currently valued GL and/or liquor liability loss history
- Target premium

Why Insential?

Insential's highly experienced team thinks creatively and acts independently so you get a speedy response. Only Insential provides you access to Vela's underwriting acumen, in-house claims management skills and liquor liability facility.



Please direct your inquiries to:
aballard@insential.com

and your submissions to:
liquorsubmissions@insential.com

Insential, Inc.
1-888-571-6160