



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Retail Liquor Store Product – Package

This product targets Retail Stores that sell or distribute alcohol for off-premises consumption.

COVERAGE AND PRODUCT FEATURES:

- ▶ On one policy we can offer:
 - Property coverage
 - Equipment Breakdown coverage
 - General Liability coverage
 - Crime coverage
 - Liquor Liability coverage
- ▶ Written on a Businessowners coverage form
- ▶ Covers Business Personal Property including inventory
- ▶ 25% Peak season included in the Businessowners coverage form
- ▶ Business Income on an actual loss sustained basis with a stated limit
- ▶ Non owned and hired auto coverage available if no delivery
- ▶ No liability deductible
- ▶ New ventures are eligible
- ▶ Value Plus endorsement is available on accounts eligible for Special Form. The endorsement offers 13 valuable coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up and more

LIMITS OF INSURANCE:

- ▶ Liquor Liability limits up to:
 - \$1,000,000 each Occurrence
 - \$2,000,000 Aggregate
- ▶ General Liability limits up to:
 - \$1,000,000 each Occurrence
 - \$2,000,000 Aggregate
- ▶ Property limits up to:
 - \$3,000,000 maximum property value in protection class 1-8
 - \$1,000,000 maximum property value in protection class 9-10
 - \$250,000 maximum property value in coastal zone (wind exclusion applies)

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Offered only through the professional wholesaler



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



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AS A RETAIL LIQUOR STORE, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ Businessowners coverage form
- ▶ Coverage for your Liquor liability exposure
- ▶ General Liability that includes coverage for mental anguish or emotional distress
- ▶ No liability deductible
- ▶ 25% Peak Season

Why you should place coverage with the Retail Liquor Store Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Liquor liability coverage available	✓	?
Businessowners coverage form	✓	?
A.M. Best rated A++ carrier	✓	?
General Liability that expands the definition of "Bodily Injury" to include mental anguish or emotional distress with no deductible	✓	?
No liability deductible	✓	?
Business income on an actual loss sustained basis with a stated limit	✓	?
Business Personal Property including inventory	✓	?
25% Peak season	✓	?
Replacement cost coverage is available	✓	?
Special cause of loss is available	✓	?
Value Plus Endorsement is available on accounts eligible for Special Form offering 13 valuable coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up and more	✓	?

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Retail Liquor Store Product

This preferred product targets liquor stores and offers Property, General Liability, Liquor Liability, Equipment Breakdown, Crime Coverage, and Hired/Non-Owned Auto all in one policy! We also can pursue this class on a monoline General Liability, Monoline Property and a Monoline Liquor Liability basis.



The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- 📍 Up to \$1,000,000 in annual sales
- 📍 Occupy up to 5,000 square feet per location
- 📍 Risks with a Central Station Fire Alarm
- 📍 Risks with a Central Station Burglar alarm with surveillance cameras and motion detectors
- 📍 Off-Premises consumption only
- 📍 Property limits less than \$500,000
- 📍 No liquor citations/violations in the past 5 years
- 📍 No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- 📍 Risks having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- 📍 Risks having 100% of the wiring on circuit breakers
- 📍 No losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL LIABILITY

- ▶ Retail stores with on-premises tasting/sampling
- ▶ Risks that do not have security guards or firearms on the premises
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ New Ventures
- ▶ Risks up to \$3,000,000 in total property value per location, (\$600,000 with commercial cooking)
- ▶ Risks occupying up to 20,000 square feet
- ▶ Risks with commercial cooking exposure
- ▶ Risks open 24 hours
- ▶ Risks open after 12am that have surveillance cameras, central station holdup alarm, adequate exterior lighting and 2 or more people on duty at all times.
- ▶ Risks that have up to 4 apartments
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ Liquor Liability is available on a Businessowners coverage form
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ No coinsurance clause
- ▶ Availability of Equipment Breakdown Coverage with refrigeration contamination sublimit of \$25,000
- ▶ Employee Dishonesty up to \$25,000
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit
- ▶ Crime Coverage available
- ▶ Value plus endorsement (13 property coverage additions/extensions) at no additional charge if risk qualifies for Hit Zone
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

Retail Liquor Store Product – Businessowners Package

INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Total area of location in excess of 20,000 square feet
- ▶ Risks with sales over \$3,000,000
- ▶ No direct importing, manufacturing or sale of products under the applicants name or label
- ▶ Any commercial cooking operations (please see our Restaurant, Fast Food or Convenience/Deli/Grocery Store Products)
- ▶ Any store that allows alcohol consumption on premises (except wine tasting)
- ▶ Any equipment or personnel rentals for off premises events (except taps and kegs)
- ▶ Operations involving hazardous/pollution exposure
- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Planned renovation/construction during our policy term
- ▶ Risks having existing tax liens
- ▶ Risks having any prior felony conviction
- ▶ No prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks located in Alaska or Louisiana

PROPERTY

- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska, Hawaii, Michigan, or Louisiana

SUBMISSION REQUIREMENTS

- ▶ Maximum property value of \$3,000,000 in protection class 1-8 (\$600,000 if commercial cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 9-10 (\$250,000 if commercial cooking)
- ▶ Coastal Zones up to \$500,000 per location except in Florida which is \$250,000 (wind exclusion applies)
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage
- ▶ Liquor Liability Limits available up to \$1,000,000 Occurrence / \$2,000,000 Aggregate

COVERAGE	LIMITS OF INSURANCE
Fire Department Service Charge	\$2,500
Electronic Data	\$25,000
Personal Effects and Property of Others	Up to Your Business Personal Property limit
Valuable Papers and Records - Cost of Research	\$25,000
Property Off-Premises	\$15,000
Outdoor Property	\$10,000
Fire Extinguishing Equipment Recharge	\$5,000
Arson Award	\$5,000
Account Receivable	\$25,000
Fine Arts	\$25,000
Employee Dishonesty	\$5,000
Money and Securities	\$5,000
Water Back Up at Sewer, Drain or Sump	\$5,000
Signs	\$10,000
Property in Transit	\$10,000

REQUIRED APPLICATION

- ▶ Completed Acord Application or our Convenience, Delicatessen, Grocery, and Liquor Store Application signed by the insured within 21 days of inception or
- ▶ Completed system produced application signed by insured within 21 days of inception or
- ▶ Completed application from another company as long as all underwriting information requested has been obtained. Application must be signed within 21 days of binding
- ▶ Representation of incurred loss history for the past three (3) years