



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

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
 - \$500,000 maximum property value per location in coastal zones (wind exclusion may apply)

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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Retail Liquor Store Product

This preferred product targets retail liquor store risks. We can write this product on a Monoline General Liability, Monoline Property, Monoline Liquor Liability, Commercial Package or a Businessowners Package (if eligible).






The HIT ZONE – *Our highest hit ratio*





GENERAL LIABILITY

-  Up to \$500,000 in annual sales
-  Up to 2,500 square feet per location
-  No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY






-  Up to \$300,000 Total Insurable Values
-  Tenant Operations
-  No losses or claims (excluding closed without payment) incurred in the past three years

LIQUOR LIABILITY





-  Off-premise consumption only (no on-premises sampling/tasting)
-  Formal Alcohol Awareness Training for all alcohol-serving employees (see www.liquortraining.com)
-  No citations/violations in the past five years
-  No liquor related losses in the past five years

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




GENERAL LIABILITY

-  New Ventures
-  Up to \$3,000,000 in annual sales
-  Retail stores with on-premises tasting/sampling
-  24 hour establishments
-  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 values per location (\$500,000 coastal) Coastal Zones: Maximum property values up to \$500,000 per location. Risks having property values up to to \$250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
-  Habitational exposures
-  No more than two losses or claims (excluding closed without payment) incurred in the past three years

LIQUOR LIABILITY

-  Retail Stores with on-premise tasting/sampling
-  24 hour establishments
-  Up to one claim or two violations (provided applicant has at least five years in business and has taken appropriate preventative measures)



Retail Liquor Store Product – Businessowners Package

PRODUCT ADVANTAGES

- ▶ No coinsurance clause if Businessowners Package eligible
- ▶ Availability of equipment breakdown coverage with refrigeration contamination sublimit of \$250,000
- ▶ Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income limit if Businessowners Package eligible
- ▶ Non Owned and Hired Automobile Coverage available if there is no delivery
- ▶ Crime coverage available
- ▶ Value Plus endorsement (13 coverage additions/extensions endorsement) available
- ▶ Assault or Battery coverage available on most risks
- ▶ Defense Costs are outside policy limits
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ Carrier

INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Risks with products sold under the applicants name or label
- ▶ Risks directing importing products
- ▶ Risks not having functional and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with locations in Alaska, Louisiana or West Virginia

PROPERTY

- ▶ Risks not having 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob & tube wiring
- ▶ Risks not having functional and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ No prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with locations in Alaska, Hawaii, Louisiana or West Virginia

LIQUOR LIABILITY

- ▶ Risks located in Alabama, Alaska, Iowa, Illinois, Louisiana, Mississippi, Oregon, Rhode Island or West Virginia
- ▶ Risks with more than one claim or two violations within the past five years
- ▶ Risks with a combination of one or more claims and one or more violations in the past five years
- ▶ Risks permitting alcohol servers to consume alcohol during their hours of employment
- ▶ Risks that have filed for bankruptcy within the past 12 months
- ▶ Risks operating without a liquor license, if one is required

AVAILABLE LIMITS

- ▶ Maximum property values of \$3,000,000 in protection class 1-8
- ▶ Maximum property values of \$1,000,000 in protection class 9-10
- ▶ Coastal Zones – Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed & signed application that accompanies this quote; or
 - Completed & signed Acord application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
- ▶ Representation of loss experience for the last 3 years or as long as applicant has been in business if less than 3 years.