

BRANCH AGENCY

RESTAURANT/BAR/TAVERN



(Fast-food, Family Style or Fine Dining)

THE PROGRAM

Branch offers a complete insurance package that will provide your clients with the best coverage available in the marketplace. The package includes all the important coverage's essential to the business owner. Policies are written on an Admitted and Non-Admitted basis. All Policies are packaged in a CPP Policy Form and are written on an Occurrence Basis. For qualified risks we also offer a BOP policy form.

Policy limits available to:

Commercial General Liability.....\$1Million
Liquor Liability.....\$1Million
Property/Contents.....\$5Million



The **Property Enhancement Endorsement** provides additional insurance for the most common losses associated with the hospitality business. For an additional nominal premium we have packaged twenty of the most necessary coverage's that your clients will look to you for recovery. It just makes good business relations for you to provide your clients with this outstanding protection and service.

Product Advantages:

- ◆ Ability to add liquor liability in most states
- ◆ Ability to add assault & battery to most risks
- ◆ Availability of equipment breakdown coverage that includes \$25,000 food spoilage
- ◆ No liability deductible

Eligibility Criteria:

- ◆ Gross receipts do not exceed \$5,000,000
- ◆ Live entertainment subject to no pyrotechnic displays
- ◆ New ventures
- ◆ All cooking areas have approved automatic extinguishing systems

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