

Restaurant, Bar & Tavern Business

The Crum & Forster Primary Special Risk team has expanded our appetite and we are now entertaining restaurant, bar, and tavern business for accounts with a policy inception date of 3/1/23 or later.

CLASSES OF BUSINESS

Target classes include small to medium-sized restaurants, bars, taverns, and some nightclubs located in states with ISO Liquor Liability Grades of 0-6. Risks are individually assessed with respect to determining limits and coverages.

POLICY HIGHLIGHTS

Primary limits up to:

- \$1,000,000 per occurrence / \$2,000,000 aggregate for General Liability
- \$1,000,000 each common cause / \$2,000,000 aggregate Liquor Liability
- Various sublimits up to \$1,000,000 per occurrence / \$2,000,000 aggregate for Assault and Battery

FLEXIBLE OPTIONS

- Deductibles and SIRs are available
 - \$5,000 minimum attachment for most risks
 - \$25,000 minimum attachment for nightclubs
- Minimum premiums
 - \$25,000 for most risks
 - \$100,000 minimum premium for nightclubs

NOT CURRENTLY ACCEPTING

- Gentlemen's clubs
- Bars/nightclubs that allow minors <21 years of age
- Standalone liquor liability
- Liquor liability coverage in the following states: AL, AK, DC, SC, VT

WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$28 billion in revenue
- Wholesale E&S division focused on wholesale brokers
- Specialized coverage enhancements for the unique needs of our classes
- Prompt new business quotes, renewal indications and policy issuance
- Customer service-based culture applied to everything we do
- Claims specialization and award-winning claim services
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

CONTACT

Bobby Carroll | Vice President

T 213.787.0767 | E Robert.Carroll@cfins.com
CA License #4044942

Sarah Nichols | Senior Vice President

T 213.787.0731 | E Sarah.Nichols@cfins.com
CA License #0H70042

Send Applications to: SSL.Submissions@cfins.com

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