



## Restaurants & Taverns

Offering a la carte coverages carefully crafted to meet the needs of Restaurants and Taverns, we provide a tantalizing menu of protections to tempt your coverage palate, from simple pub fare to five-star cuisine. No reservations needed.

### Eligibility

- Cafes and delicatessens
- Family-Style and BYOB restaurants
- Taverns (up to 100% alcohol sales)
- Internet cafes
- Food and refreshment stands
- Dance floors

### Optional Coverage Enhancements

- Specialized Liability Extensions, including Blanket Additional Insureds, Services Errors & Omissions, Increased Medical Payments, and more
- Specialized Liability Extension Endorsement including Services Errors and Omissions, Lost Key, Property Damage – Elevators, Various Blanket AI Provisions, Increased Med Pay, and more
- Assault or Battery Limited Liability - Limits up to \$300,000 / \$300,000 may be considered for risks with >30% alcohol sales (no sublimit applied for risks with <30% alcohol sales)
- Privacy Breach coverage – Limits available up to \$300,000 / \$300,000
- Equipment Breakdown
- Food Spoilage

### Lines of Businesses Offered

- Property
- General Liability
- Crime
- Inland Marine
- Commercial Excess

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A.M. Best A+XV Rated Excess & Surplus Lines Carrier with Quality Claim Service