

BARS, TAVERNS, RESTAURANTS & NIGHTCLUBS

PROPERTY

A fire began at the insured's premises, due to a grease fire. The fire caused \$20,000 in building damage and \$15,000 in business personal property damage. In order to repair the damage, the business had to be closed for 2 weeks. This accident resulted in the loss of business income for the insured.

GENERAL LIABILITY

A customer took one step into the insured building and slipped on the rain soaked floor. The customer sustained a non-displaced fibular fracture and sued the restaurant for \$12,000 in medical expenses and lost wages.

LIQUOR LIABILITY

A 19-year-old minor entered the restaurant with an older woman. The waitress did not check the identification of the minor and served them both alcoholic beverages. The minor was later involved in a motor vehicle accident, seriously injuring a man. The injured man sued the store for knowingly selling alcohol to a minor.

A nightclub denied service of alcohol to a patron who appeared to be intoxicated. The patron was later involved in an automobile accident. Despite denying service, the owner of the nightclub was brought into the claim. The nightclub was not found liable, but had to pay \$60,000 in defense costs.

VALUE PLUS

Vandalism occurred to the insured's the sign causing \$3,000 of property damage to the sign.

EQUIPMENT BREAKDOWN

An on premise power outage occurred causing the insured's freezer to shut down and the food in the freezer to spoil. An equipment breakdown claim was made for the \$5,000 of spoiled food.

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For an application and more information, please visit AgostiniSurplus.com

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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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