SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Southern Specialty Underwriters LLC
Bar Product

All the Restaurant Classes within the ISO Commercial Lines manual are eligible provided that more than 50% of the risk's gross receipts are derived from the sale of alcohol. Risks generating less than 50% of their receipts from the sale of alcohol may be eligible for our Restaurant Product. Liquor liability may be included on most risks.

The HIT ZONE – Our highest hit ratio

GENERAL LIABILITY — The following applies to non admitted business only. If all the below criteria is true then apply a 10% hit zone credit

- Annual sales $1,000,000 or less
- Closes by 12:00 midnight
- No dance floor or major entertainment
- No bouncers, security or door persons
- In business 3 or more years
- No losses in the last 3 year

PROPERTY — If all the below criteria is true then add the Value Plus or Value endorsement for no charge by clicking the property Hit Zone checkbox

- Total property limit of $300,000 or less
- No building coverage
- Bar/Restaurant is the sole occupant in the building
- In business 3 or more years
- No property claims in the last 3 years

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

GENERAL LIABILITY

- No more than $3,000,000 in annual gross receipts per location
- If building built prior to 1978, 100% of the wiring is on functioning and operational circuit breakers
- If building is built prior to 1978, no aluminum or knob-and-tube wiring on premises
- Functioning and operational smoke and/or heat detectors in all units and/or occupancies
- Applicant is the only occupancy in the building or all commercial cooking equipment is protected by a functioning and operational automatic extinguishing system that is National Fire Protection Association (NFPA) standard #96 compliant.
- Every floor (including basements) with public access has at least two (2) exits
- No past, pending or planned bankruptcy or judgment for unpaid taxes against, the named insured or any officer, partner, member or owner of the applicant individually within the past 5 years
- No exposure to pyrotechnic displays, moon bounces, trampolines, rock walls or swimming pools
- Nightclubs with applicant having at least three (3) years nightclub management
- Any cancellation or Nonrenewal of insurance in the past 3 years is reviewed and accepted by Home Office (not applicable in MO)
- All alcohol served within the legally allowable time frames
- Not sponsoring "Teen" or "Under 21" nights
- No inhalation of oxygen gas from tanks or hookah smoking on premises
- Not situated on a vessel
- The applicant has not, is not and will not act as a franchisor (Grantor of a franchise)
- In the past 3 years, no more than 2 General Liability losses (excluding closed no Pay)

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PROPERTY

- If building built prior to 1978, 100% of the wiring is on functioning and operational circuit breakers
- If building is built prior to 1978, no aluminum or knob-and-tube wiring on premises
- Functioning and operational smoke detectors and/or heat detectors in all units and/or occupancies
- No bankruptcies, tax or credit liens against the applicant in the past 5 years
- Nightclubs with applicant having at least three (3) years nightclub management experience
- Insured property value is less than $250,000 or all commercial cooking equipment is protected by a functioning and operational automatic extinguishing system that is National Fire Protection Association (NFPA) standard #96 compliant.
- No pyrotechnic displays
- Not situated on a vessel
- Any cancellation or Nonrenewal of insurance in the past 3 years is reviewed and accepted by Home Office (not applicable in MO)
- In the past 3 years, no more than two (2) property losses or claims (excluding closed without payment)
- If there have been 2 or more prior theft losses, decline the Property.

Product Advantages

- A.M. Best rated A++ carrier
- Ability to add Liquor Liability in most states
- Availability of Equipment Breakdown coverage that includes $25,000 food spoilage
- No Liability Deductible
- Inspection costs paid by the United States Liability Insurance Group

Available Limits

- Liability – up to $1,000,000 occurrence / $2,000,000 aggregate
- Property – up to $3,000,000 maximum property values in Protection class 1 - 8
  – up to $500,000 maximum property values 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-structural (i.e. business personal property and business income) is available with wind in select counties without direct coastal exposure. Wind exclusion applies on all coastal business
- $5,000,000 additional capacity is 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 eras long as applicant has been in business, if less than 3 years