SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Retail Liquor Store Product

This preferred product targets retail liquor store risks. We can write this product on a Monoline General Liability, Monoline Property, Monoline Liquor Liability, Commercial Package or a Businessowners Package (if eligible).

The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- Up to $500,000 in annual sales
- Up to 2,500 square feet per location
- No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- Up to $300,000 Total Insurable Values
- Tenant Operations
- No losses or claims (excluding closed without payment) incurred in the past three years

LIQUOR LIABILITY

- Off-premise consumption only (no on-premises sampling/tasting)
- Formal Alcohol Awareness Training for all alcohol-serving employees (see www.liquortraining.com)
- No citations/violations in the past five years
- No liquor related losses in the past five years

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

GENERAL LIABILITY

- New Ventures
- Up to $3,000,000 in annual sales
- Retail stores with on-premises tasting/sampling
- 24 hour establishments
- No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- New Ventures
- Risks up to $3,000,000 in total property values per location ($500,000 coastal) Coastal Zones: Maximum property values up to $500,000 per location. Risks having property values up to to $250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
- Habitational exposures
- No more than two losses or claims (excluding closed without payment) incurred in the past three years

LIQUOR LIABILITY

- Retail Stores with on-premise tasting/sampling
- 24 hour establishments
- Up to one claim or two violations (provided applicant has at least five years in business and has taken appropriate preventative measures)

Retail Liquor Store Product – Businessowners Package

Product Advantages

- No coinsurance clause if Businessowners Package eligible
- Availability of equipment breakdown coverage with refrigeration contamination sublimit of $250,000
- Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income limit if Businessowners Package eligible
- Non Owned and Hired Automobile Coverage available if there is no delivery
- Crime coverage available
- Value Plus endorsement (13 coverage additions/extensions endorsement) available
- Assault or Battery coverage available on most risks
- Defense Costs are outside policy limits
- Inspection costs paid by the United States Liability Insurance Group
- A.M. Best rated A++ Carrier

Ineligible Risks

GENERAL LIABILITY

- Risks with products sold under the applicants name or label
- Risks directing importing products
- Risks not having functional and operational smoke and/or heat detectors in all units and/or occupancies
- No prior, existing or pending bankruptcy in the past 5 years
- Risks with locations in Alaska, Louisiana or West Virginia

PROPERTY

- Risks not having 100% of the wiring on circuit breakers
- Risks with aluminum or knob & tube wiring
- Risks not having functional and operational smoke and/or heat detectors in all units and/or occupancies
- No prior, existing or pending bankruptcy in the past 5 years
- Risks with locations in Alaska, Hawaii, Louisiana or West Virginia

LIQUOR LIABILITY

- Risks located in Alabama, Alaska, Iowa, Illinois, Louisiana, Mississippi, Oregon, Rhode Island or West Virginia
- Risks with more than one claim or two violations within the past five years
- Risks with a combination of one or more claims and one or more violations in the past five years
- Risks permitting alcohol servers to consume alcohol during their hours of employment
- Risks that have filed for bankruptcy within the past 12 months
- Risks operating without a liquor license, if one is required

Available Limits

- Maximum property values of $3,000,000 in protection class 1-8
- Maximum property values of $1,000,000 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-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- $1,000,000 Occurrence / $2,000,000 Aggregate
- $5,000,000 additional capacity 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 or as long as applicant has been in business if less than 3 years.