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

Retail Liquor Store Product – Package

This product targets Retail Stores that sell or distribute alcohol for off-premises consumption.

Coverage and Product Features:

- On one policy we can offer:
  - Property coverage
  - Equipment Breakdown coverage
  - General Liability coverage
  - Crime coverage
  - Liquor Liability coverage
- Written on a Businessowners coverage form
- Covers Business Personal Property including inventory
- 25% Peak season included in the Businessowners coverage form
- Business Income on an actual loss sustained basis with a stated limit
- Non owned and hired auto coverage available if no delivery
- No liability deductible
- New ventures are eligible
- Value Plus endorsement is available on accounts eligible for Special Form. The endorsement offers 13 valuable coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up and more

Limits of Insurance:

- Liquor Liability limits up to:
  - $1,000,000 each Occurrence
  - $2,000,000 Aggregate
- General Liability limits up to:
  - $1,000,000 each Occurrence
  - $2,000,000 Aggregate
- Property limits up to:
  - $3,000,000 maximum property value in protection class 1-8
  - $1,000,000 maximum property value in protection class 9-10
  - $500,000 maximum property value per location in coastal zones (wind exclusion may apply)

Additional Advantages:

- A.M. Best rated A++ carrier
- Quick quote turnaround
- Offered only through the professional wholesaler

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.