

Bar Product

Eligible classes include, but are not limited to:



Bars	Sports bars
Breweries and micro-breweries	Taverns
Country clubs (liquor liability only)	Wine bars

PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Coverage available for bodily injury and property damage
- ▶ Broad appetite for entertainment
- ▶ Assault or battery coverage automatically included or offered as a buyback option on eligible risks
- ▶ Ability to consider risks with:
 - One prior claim in the past three years for property or general liability
 - Prior liquor violations
- ▶ Ability to offer credits for establishments that:
 - Close by midnight
 - Utilize an electronic ID scanner
- ▶ Ability to consider:
 - New ventures
 - Establishments employing bouncers, security or doorpersons
 - Establishments with alcohol receipts up to 100 percent
- ▶ Equipment breakdown coverage, which automatically includes a \$250,000 food spoilage sub-limit
- ▶ Ability to offer Value Endorsement

PROPERTY

- ▶ Property values up to \$1,500,000 (in coastal zones excluding wind and hail coverage)
- ▶ Property deductible starts at \$1,000

GENERAL LIABILITY

- ▶ General liability available up to \$5,000,000/\$5,000,000
- ▶ Revenues up to \$3,000,000
- ▶ Hired and non-owned auto up to \$5,000,000
- ▶ General liability deductible is \$0

LIQUOR LIABILITY

- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ No cap on annual sales
- ▶ Liquor liability deductible is \$0

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ This product is available in all provinces except New Brunswick, Northwest Territories, Nunavut and Quebec
- ▶ Risks with more than one claim per coverage part (we can potentially still write the account, however, we would decline the coverage part with multiple claims)
- ▶ Alcohol served outside of our allowable time frame

CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.