

BUSINESS INSURANCE for BARS AND TAVERNS

To meet the unique needs of bars and taverns, we've created a special product that offers coverage where it's needed most. From accidents in the kitchen, actions of an intoxicated customer, to the results of a misguided dart, we've got you covered.

WHAT DO WE COVER?

- Bars
- Taverns
- Brew pubs
- Wine bars
- Craft wineries
- Craft distilleries
- Limited Gaming License (Nevada only)

Not Eligible

- Mechanical bulls
- Dance clubs
- Live entertainment (with a separate admission charge)
- Pool halls
- College bars

GENERAL LIABILITY AND PROPERTY INSURANCE IN ONE CONVENIENT PACKAGE

Our bar and tavern business insurance combines property and liability insurance coverages into one policy. The property portion helps protect business property that is owned, leased, or rented by the policyholder (including buildings, equipment, furniture, fixtures, and inventory). The liability portion shields the business from covered claims and lawsuits that stem from day-to-day business operations.

WCF has more than 100 years of insurance experience, an A rating with AM Best, and is admitted in all states. Our team of in-house experts can help you get a quote with the best coverage for your specific business and budget.

GENERAL COVERAGE



Property Insurance

Property insurance for buildings and contents owned by the company, including the property of others in your care, custody, or control, along with your own business equipment, fixtures, and stock.



Liability Protection

Coverage if you're sued for causing harm to a person or damage to property. It also provides for the cost of your legal defense.



Business Income Interruptions

Replacement for loss of income resulting from a fire or other catastrophe that disrupts business operations.

FEATURES

- **Liquor liability:** automatically provided to all eligible businesses.
- **Assault and battery:** coverage up to \$300,000 per occurrence/\$500,000 annual aggregate (increased limits available, subject to underwriting approval) for acts of aggression occurring on your premises.
- **Arson, theft, and vandalism reward:** up to \$10,000 for rewards resulting in an arrest or conviction.
- **Lost business income resulting from a website outage:** basic limit of \$10,000, with higher limits available.
- **Contract penalties:** up to \$1,000 for contract penalties when you are unable to provide your product or service due to a covered loss.
- **Accidental discharge of automatic extinguishing system protecting cooking equipment:** up to \$5,000 each for recharge expenses, cleanup expenses, and lost income.
- **Food contamination:** up to \$10,000 to cover your loss in business income, along with up to \$5,000 for advertising expenses you incur to restore your business reputation.
- **Credit card forgery:** up to \$5,000 for losses resulting from fraudulent credit or debit card charges.
- **Spoilage:** basic limit of \$10,000 for spoilage losses due to power interruption, with higher limits available (up to \$1 million for spoilage losses due to the breakdown of your refrigeration or freezer equipment.)

ADDITIONAL FEATURES FOR BREW PUBS, CIDERIES, WINERIES, AND CRAFT DISTILLERIES

- **Beverage tank collapse:** included in property limit.
- **Contract penalties:** up to \$25,000 for contract penalties due to a covered loss.
- **Beverage contamination:** basic limit of \$50,000 for contamination of in-process craft beverage (higher limits are available.)
- **Tank leakage:** basic limit of \$50,000 for leakage of craft beverage from tanks, vessels, and barrels, including connecting hoses, lines, and pipes (higher limits are available.)
- **In-transit refrigeration breakdown:** up to \$25,000 for product losses from the breakdown of vehicle refrigeration equipment you own or lease.
- **Key employee replacement expense:** up to \$50,000 to assist in finding a temporary or permanent replacement for your head brewer, vintner, distiller, and similar key employee who suffers a covered accident.
- **Boil water order:** up to seven days coverage for loss of business income due to a municipal boil water order.

And many other features tailored to the unique needs of your business.

DISCOUNTS

- **Multi-location franchise discount:** 2.5% discount for two to five locations, 10% discount for more than 20 locations.
- **Workers' compensation discount:** Save at least 5% on WCF workers' compensation coverage. Discount increases 1% for each year the workers' compensation remains with WCF—up to a maximum of 10%.
- **Experience modification (emod) discount:** additional discount for accounts with emod less than 1.00.
- **Utah Restaurant Association discount:** 5% discount for Utah Restaurant Association members. (Utah only)

WCF Insurance services and coverages may not be available in every state and are subject to underwriting qualification criteria, policy terms, and state law. WCF Mutual, WCF National, and WCF Select Insurance Companies. wcf.com/about-us