



FIDENS INSURANCE BROKERS

— 48 Wall Street, 11th Fl, New York, NY 10005 —

Phone: (855) 341-7401
Fax: (855) 341-7417
info@fidensinsurance.com

Please bind effective: _____

Signature: _____

Re:

To:

Attn:

From:

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

LIQUOR LIABILITY POLICY INFORMATION	
Carrier:	U.S. Underwriters Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - IX
Term Quoted:	Annual
Minimum Earned Premium:	25%

LIMIT OF LIQUOR LIABILITY TOP SHELF POLICY WITH ASSAULT OR BATTERY AT FULL LIMITS - SEE UNDERWRITING NOTES FOR COVERAGE DETAILS	PREMIUM
<input type="checkbox"/> \$25,000/\$50,000	\$915
<input type="checkbox"/> \$50,000/\$100,000	\$1,056
<input type="checkbox"/> \$100,000/\$200,000	\$1,272
<input type="checkbox"/> \$300,000/\$600,000	\$1,716
<input type="checkbox"/> \$500,000/\$1,000,000	\$2,271
<input type="checkbox"/> \$1,000,000/\$2,000,000	\$2,931

ADDITIONAL QUOTE INFORMATION

You saved up to 15% for completing formal alcohol awareness training. Valid certificates for all alcohol servers must be available for review at time of inspection.

Reduce your premium up to 5% if you utilize an identification scanner to verify the ages of your patrons.

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Prior to binding, this account is subject to the following:

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Within 21 days of the inception date of coverage, this account will be subject to the following:

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Underwriting Notes:

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II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Liquor Liability Coverage

Classification	Code	Exposure	Limit	Rate	Premium
Restaurant - With Sale Of Alcoholic Beverages That Are 50% Or More Of The Total Food And Alcohol Receipts Of The Restaurant	00010	\$100,000 Receipts	\$1M/\$2M	2.198	\$2,198
Top Shelf Including Assault Or Battery At Full Limits	01097	\$100,000 Receipts	\$1M/\$2M	0.733	\$733

Liquor Liability Coverage Premium for Location #1: \$2,931

Warranted Conditions (as represented on the Liquor Warranty Endorsement)

- The insured has no knowledge of more than 1 liquor liability and/or assault or battery claims or notification of potential liquor liability and/or assault or battery claims for this location arising out of occurrences within five years prior to the date the application is signed (excluding a liquor liability claim closed without payment because insured found not legally liable).
- The insured has no knowledge of more than three (3) citations, violations, charges or enforcement actions at this location within five (5) years of the date of the application. Of those three (3), no more than two (2) relate to the sale or service of alcohol or criminal activities.
- Employees or other persons are not permitted to consume alcohol during their hours of employment or service.
- Only the insured and its authorized employees or members are permitted to serve alcohol. In the alternative, the insured warrants that persons serving alcohol who are not the insured's authorized employees or members are covered under a policy of liquor liability insurance with limits greater than or equal to the limits of this policy.
- The establishment closes by 4:30 AM daily.
- Alcohol sales cease by 4:00 AM.
- The insured does not offer beer for less than \$1.00.
- The insured does not offer liquor or wine for less than \$1.50.

III. REQUIRED FORMS & ENDORSEMENTS

Liquor Endorsements

2110	(09/10) Service Of Suit	L-618CNY	(08/11) Amendment Of Premium Audit Conditions - New York
CG0033	(12/07) Liquor Liability Coverage Form	L-657	(01/11) Absolute Pollution Exclusion - Liability
CG2603	(04/09) New York Changes - Liquor Liability Coverage Form	LLQ100	(07/06) Amendatory Endorsement
IL0017	(11/98) Common Policy Conditions	LLQ367	(12/06) Minimum Earned Premium Endorsement
IL0023	(07/02) Nuclear Energy Liability Exclusion Endorsement	LLQ368	(08/10) Separation Of Insureds Clarification Endorsement
Jacket	(09/10) Commercial Insurance Policy Jacket	LQ-203	(08/07) Additional Insured - Liquor License Holder
L-224	(10/10) Punitive Or Exemplary Damages Exclusion	LQ-346	(09/06) Definition of "Receipts"
L-584C	(07/14) Warranty Endorsement	LQ-354	(10/09) Limitation of Coverage to Insured Premises
L-590	(01/04) Exclusion - New Entities	LQ-428	(03/12) Absolute Firearms Exclusion
L-610	(11/04) Expanded Definition Of Bodily Injury		

Please contact us with any questions regarding the terminology used or the coverages provided.

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