

Bars, Restaurants & Taverns



Our long lasting relationships with our carriers have earned us an exclusive program for this class of business with highly competitive rates!

Product Features

Property

- Limits up to \$5,000,000 in-house, additional limits available
- \$500/1,000 minimum deductible
- RCV, special causes of loss and equipment breakdown
- Replacement cost on BPP available
- ACV and Basic Form available
- Theft coverage available if central station monitored alarm
- Property extended coverage available
- Equipment breakdown coverage available

General Liability

- Increased limits up to \$2,000,000/4,000,000
- Medical expense up to \$5,000
- Hired/Non-owned auto available, no deliveries
- Assault and battery coverage available
- Increased spoilage limits

Liquor Liability

- Up to \$1,000,000/2,000,000 limits
- Deductible of \$500/1,000

*Coverage may not be available for all accounts or in all states

Advantages of Writing with Griffin

- We work with six different carriers that are AM Best Rated "A-" or higher
- Applications available online at:
www.gogus.com

Eligible Risks

- Best suited for small to medium sized bar, restaurant or tavern exposure with total gross sales under \$1,000,000
- Large risks will be looked at on an individual basis
- Able to write unique risks:
 - Risks with loss history or liquor violations
 - Brewing or distilling their own beer or liquor
 - Outdoor seating, including city or county sidewalks
 - Live entertainment; DJ, bands, karaoke, dancing, etc.
 - Risks with large gaming machines or pull tab receipts
 - Older structures with or without updates in the last 25 years
- Standalone excess commercial general liability and liquor liability available

Contact:

Questions

New Business

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