

We are your protection.

Illinois Casualty was founded by legal professionals, with highly specialized knowledge, who knew that establishments serving food and alcohol needed a unique kind of protection and aggressive representation.

Our experience and commitment to customer service has made us the premier insurance provider for the food and beverage industry. You'll get the coverage you expect with the service you deserve.

Today we insure more than 5,000 restaurants, nightclubs, taverns, package liquor stores, fraternal organizations, banquet facilities, wineries, convenience stores, and caterers. Businesses just like yours.

We know the industry, and we'd like to know you. So trust your business to the food and beverage insurance experts of Illinois Casualty Company.

# food & beverage insurance program

ILLINOIS CASUALTY COMPANY

TOLL FREE: 800. 445. DRAM (3726)

WWW.ILCASCO.COM

To find an Illinois Casualty Company agent in your area, go to [www.ilcasco.com](http://www.ilcasco.com)



Food & Beverage Insurance Specialists



Illinois Casualty Company<sup>®</sup>

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food & beverage

# The Food & Beverage Insurance Specialists.

Since 1950, we've been protecting establishments just like yours from a wide range of business, property, and liquor liability losses related to food and beverage sales and service.

Illinois Casualty is recognized throughout the industry as the go-to specialist provider in food and beverage insurance protection. Our experience is deep, and it speaks for itself.

We're there for you when you have a claim. We are also there to help you avoid a claim in the first place. Our coverage comes with a commitment to training. Our "On TAP" (Training Alcohol Providers) program focuses on giving you the facts up front, so that you can conduct your business in a way that reduces claims.

## It's what we do. It's who we are.

We are the exclusively endorsed provider of property and casualty insurance for the following industry associations:

- Illinois Licensed Beverage Association
- Minnesota Licensed Beverage Association
- Hospitality Business Alliance
- Indiana Restaurant & Lodging Association
- Tavern League of Colorado
- Ohio Licensed Beverage Association

So why take chances? Go with the endorsed specialists.

This material provides a brief overview of insurance protection that may be provided by Illinois Casualty Company. Coverage is subject to the terms of the actual insurance policy or policies issued. Please contact your insurance agent with questions.

### PROPERTY COVERAGES

**Buildings**  
**Business personal property**  
**Tenant's improvements and betterments**

### COVERAGES INCLUDED AUTOMATICALLY

**Business income**  
Actual loss sustained with no waiting period  
**Equipment breakdown**  
**\$5,000 for unscheduled buildings**  
**Sewer backup**  
**Collapse**  
**Personal effects of customers**  
**Your business personal property off-premises**  
**Accounts receivable**  
**Valuable papers**

### OPTIONAL COVERAGES AVAILABLE

**Spoilage**  
**Food contamination**  
**Earthquake**  
With business income at actual loss sustained  
**Employee dishonesty**  
**Business income loss due to off-premises power interruption**  
Includes overhead transmission lines and 6-hour disappearing waiting period

### SERVICES AVAILABLE

**Flexible billing plans**  
**Multiple payment options**  
**On TAP server training**  
**On-site inspection**  
**Recipes for a Safe Workplace**

### LIABILITY COVERAGES

**Premises and operations**  
**Products**  
**Assault and battery**  
**Defense costs outside of limit**  
**Cyber liability**

### OPTIONAL COVERAGES AVAILABLE

**Non-owned auto for delivery exposure**  
**Athletic participants for scheduled activities**  
**Employment Practices Liability Insurance (EPLI)**

### LIQUOR LIABILITY

**No annual aggregate limit of insurance**  
**Broadened definition of "your premises"**  
**Statutory and common law**  
**Defense costs outside of limit**  
**Premises owner included as an insured**

### OTHER LINES OF BUSINESS

**Workers compensation**  
**Umbrella liability**

### DISCOUNTS AVAILABLE

**Endorsed association membership**  
**Security cameras**