

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

Other companies may offer gentlemen's club insurance, but most lack the knowledge of the food and beverage industry that we have. In fact, our experience and commitment to our customers have made us a preferred insurance provider in the nightclub industry. Customer service isn't just a department at Illinois Casualty Company, it's an attitude.

Our coverage also comes with a commitment to training. Our "On TAP" training focuses on responsible selling and serving to help you decrease the likelihood of a claim against your establishment.

Don't take a risk with your business. Trust your gentlemen's club to the food and beverage insurance experts of Illinois Casualty Company.

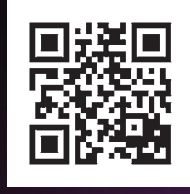
## gentlemen's club insurance program

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**

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# gentlemen's club



## Will your insurance company stand behind you?

You remember the guy who was real belligerent with one of your performers. It was so bad that security became involved and escorted him out of the premises. He was fighting every step of the way.

Now, nine months later, you get served with a lawsuit from his lawyer claiming severe injuries that caused him to not be able to work. He's seeking payment for more than \$40,000 in medical bills, in addition to lost wages and other "unspecified" damages. You think there's no way he was hurt that seriously. And he was the one who created the problem!

Are you covered for this kind of claim? Will your insurance company vigorously defend your innocence against bogus claims? Why take the chance that they won't?

### You need a specialist on your side.

Since our founding in 1950 by a group of attorneys, Illinois Casualty has protected establishments like yours from a wide range of business, property, and liquor liability losses.

Years of experience have given us a detailed understanding of the food and beverage industry. That means we are uniquely qualified to provide you with the custom-tailored protection your club needs.

Our expertise regarding liquor liability means that should a fraudulent third-party claim arise, you can count on us to be by your side, aggressively defending you. We staff a full legal department that manages an active defense caseload of claims against our clients. Can your insurance company say that?



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**
- Onsite inspection**
- Server training and food safety education courses**  
Available in-person and online

### LIABILITY COVERAGES

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

### OPTIONAL COVERAGES AVAILABLE

- Athletic participants for scheduled activities**

### 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**

### DISCOUNTS AVAILABLE

- Endorsed association membership**
- Security cameras**

