

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

Other companies may offer tavern insurance, but most lack the knowledge of the food and beverage industry that we have. In fact, our experience and commitment to our customers has made us a preferred insurance provider in the tavern 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.

So, why take chances that your current policy will leave you "running dry" when you need it? Trust your tavern to the food and beverage insurance experts of Illinois Casualty Company.

# tavern 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  
[www.ilcasco.com](http://www.ilcasco.com)

# taverns

# It could happen to you.

You've just been served with a lawsuit. The attorney claims his client was seriously injured by two other intoxicated patrons during a bar fight in the bathroom at your tavern ... nearly two years ago. You've checked with your staff, but no one remembers the incident.

What will you do now? Are you covered for this? Will your insurance company vigorously defend you against fraudulent claims? Why take the chance that it won't?

## You need a specialist on your side.

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

We are uniquely qualified to provide you with the custom-tailored protection your tavern needs – all while delivering the highest level of customer service.

You can count on us for an aggressive defense against bogus claims. We staff a full legal department with in-house attorneys who will use their experience to personally manage your case, giving it the individual attention it needs and deserves.



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**
- Protection of property**
- 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

- Server training and food safety education courses**  
Available in-person and online
- Flexible billing plans**
- Multiple payment options**
- Onsite inspection**

### 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**

