



Bar or Tavern Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Bar or Tavern Policy coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

Central's Bar or Tavern Policy is specially designed to provide the property and liability protection needed by most bars, taverns, or restaurants with higher liquor sales.

Property Protection

The Property coverage portion of the policy deals with covered losses to buildings, furniture, fixtures, and equipment.

Additional Property Protection Available

The Bar or Tavern Policy offers a broad range of optional property related coverage for an additional premium:

- Loss of Business Income and Extra Expense
- Data Compromise / Identity Recovery Coverage
- Earthquake and Flood
- Spoilage Coverage
- Equipment Breakdown

Liability Protection

Business Liability coverage protects against legal liability resulting from covered claims of others for bodily injury and damage to their property (other than liquor liability). It also provides coverage for your legal expenses in the event of a costly lawsuit arising from such claims. Liability limits are available from \$300,000 to \$1,000,000 (per occurrence). Higher limits are available under our Commercial Excess policy.

Additional Liability Protection Available

Liability options available for an additional premium are:

- GL Plus Endorsement which provides many coverage enhancements within one endorsement
- Additional Insured status for employees or volunteers
- Assault or Battery Coverage
- Liquor Liability



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- Employment Practices Liability
- Hired and Non Owned Liability

Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by
A.M. Best Company

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