



RESTAURANTS, BARS AND TAVERNS INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

ELIGIBLE CLASSES (include but are not limited to)

- Restaurants
- Fine Dining
- Casual Dining
- Fast Casual
- Private Dining Clubs
- Bars
- Taverns
- Gastro Pubs
- Neighborhood Grille
- 24-Hour Diners
- Caterers
- Nonprofit/Fraternal/Social Clubs
- Fast Food
- Pizza Shops

- Take-out Restaurants
- Delicatessens & Sandwich Shops
- Coffee / Donut Shops
- MANY MORE CLASSES AVAILABLE

PRODUCTS/LIMITS

- General Liability: \$1MM/\$2MM
- Liquor Liability: \$1MM/\$2MM
- Property: Up to \$25MM TIV Available

CARRIER

- A.M. Best "A" Rated, or better, XV Carriers/Admitted & Non-Admitted Paper

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING

- A.M. Best "A" Rated, or better, XV Carriers / Admitted Paper

COVERAGES

- Property
- Inland Marine
- Crime
- Fidelity
- Restaurant Property Enhancement Endorsement
- Equipment Breakdown
- Spoilage
- General Liability
- General Liability Extended Coverages
- Employee Benefits
- Liquor Liability
- Non-Owned Auto

A complete submission can be emailed to: restaurantsubmission@mcgowanprograms.com

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

