



# McGOWAN

Program Administrators

## RESTAURANTS, BARS AND TAVERNS INSURANCE



### PROGRAM OVERVIEW

#### ELIGIBLE CLASSES

- Restaurants
- Fine Dining
- Casual Dining
- Fast Casual
- Private Dining Clubs
- Bars
- Taverns
- Gastropubs
- 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](mailto: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.