



Visosky Insurance
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BAR AND RESTAURANT INSURANCE

Let Us Serve You – A Full Plate of Coverage for Your Establishment

Important Coverages for Your Bar, Restaurant, Nightclub or Fast Food Establishment

Why Coverage is Important:

- ▶ Protection against fire damage due to commercial cooking
- ▶ Damage to premises rented to you coverage as required by your landlord or property manager
- ▶ Ability to offer general liability, liquor liability, package, umbrella and property coverages

From a family diner to a city nightclub and everything in between, we have the ability to consider various types of business within the bar and restaurant category. The restaurant industry employs more than 15.8 million people and the hospitality industry is a \$300 billion industry, which means it is filled with risk. As a business owner, we understand the fact that an accident can happen at any moment, resulting in tough times for you, your business and even your family. We want you to focus on running your establishment while we take care of making sure you have the right insurance.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted business solutions to help you run your business

Coverage for

Bars, Restaurants, Nightclubs and Fast Food Establishments

Why Coverage is Necessary:

- ▶ Mary's Pizza Shop is a busy establishment that brings in a lot of revenue, especially on the weekends. The workers who man the ovens always wipe away grease with old rags and throw them in a bucket to be washed at the end of the day. The bucket of greasy rags was in the corner of Mary's Pizza Shop near an electric heating vent. One night, the workers forgot to wash the rags and left them in the bucket overnight. A combination of the heat from the vent and the grease on the rags caused a fire in the pizza kitchen. The total incurred loss was \$60,000.
- ▶ A customer was sitting on a barstool at Sam's Corner Sports Bar during a March Madness game. The area was crowded and the customer kept getting up and down off the stool out of excitement. During this time, the legs of the stool became dislodged, causing the customer to fall and hit their head on the floor. As a result of the fall, the customer suffered a skull fracture and had to receive numerous types of medical attention. The total incurred loss was \$21,000.
- ▶ Al's After Dark is a small nightclub located in a more remote part of town. The nightclub is always closed on Sundays, which is when two perpetrators broke into the facility. First, they cut the phone lines to the club, which also cut the central station alarm. Then, they cut a hole in the rear door to gain access to the inside of the building. The perpetrators stole five flat screen TVs, a cigarette machine, a stereo system, all of the liquor and cash from the office. The total incurred loss was \$75,000.

Eligible Risks:

- ▶ Bars
- ▶ Restaurants
- ▶ Nightclubs
- ▶ Risks with takeout alcohol sales
- ▶ Risks with occupancies in the building

Most Common Ineligible Risk Characteristics:

- ▶ Older buildings that are not up to current standards for cooking and electrical updates
- ▶ Risks with a frequency of claims, many times from fights or slip and falls
- ▶ Low priced drink specials that continue late into the evening
- ▶ Located in AK, LA or WV*

*Liquor liability is also ineligible in AL, IL, MN, MS, OR and RI

Call or visit our website for more information!