

TAVERN PROGRAM

OUR UNIQUE TAVERN PROGRAM GIVES OWNERS OF SMALL AND MEDIUM SIZED BARS THE COMPREHENSIVE COVERAGES OF A BUSINESSOWNERS POLICY. OUR TARGET MARKET IS THE QUIET, NEIGHBORHOOD ESTABLISHMENT, SELLING DRINKS AND SOMETIMES A LIMITED AMOUNT OF FOOD.

WHAT QUALIFIES?:

NEW VENTURES ARE ELIGIBLE IF MANAGEMENT HAS PRIOR EXPERIENCE

RISKS WITH COOKING MUST HAVE SERVICING CONTRACTS IN PLACE FOR HOOD/DUCT AND ANSUL SYSTEM

ALCOHOL SALES MUST EXCEED 40% OF TOTAL SALES.

LIQUOR LIABILITY MUST BE PLACED ELSEWHERE

RISK MUST BE UNDER 5000 SQ. FT.

INELIGIBLE :

NIGHTCLUBS WITH LIVE ENTERTAINMENT OR DANCING (SINGLE GUITAR OR PIANO OK)

PROTECTION CLASS 9 RISKS WITH COOKING

RISKS WITH BOUNCERS OR SECURITY

SEASONAL RISKS

RISKS WITH OUTDOOR SPORTS FACILITIES OR ACTIVITIES

RISKS WITH DANCE FLOORS

QUOTING AND BINDING:

QUOTE THIS AT WWW.UTICAFIRST.COM IN OUR BUSINESSOWNERS PROGRAM
OUR SUPPLEMENTAL RESTAURANT INSPECTION FORM IS REQUIRED IF RISK HAS COOKING
SEND TO UTICA FIRST WITH 25 % DOWNPAYMENT



KEY EXCLUSION:

WE ATTACH AN ASSAULT AND BATTERY EXCLUSION (UA-506) TO ALL POLICIES

