



# BAR TAVERN NIGHTCLUB

When you choose Midlands, you choose the vital insurance protection that your bar/tavern/nightclub clients need. You choose insurance with customizable coverage options, claims reliability and broad coverage. You choose competitive rates for your clients and competitive commissions for you. Rely on our team of underwriters with decades of combined experience to secure the coverage that will meet your clients' unique needs.

## COVERAGES

- General liability
- Umbrella/excess up to \$10,000,000
- Business income
- Food and beverage spoilage
- Equipment breakdown
- Assault and battery
- EPLI
- Defense outside the limit of liability
- Liquor liability - package or mono-line
- Property - subject to coastal wind exclusions
- More...

## HIGHLIGHTS

- A.M. Best rated "A" or better carriers
- Low minimum premiums
- Fast turnaround
- Flexible limits to meet unique needs
- Competitive rates and commissions
- Superior claims handling, service and benefits coordination

## CLASSES

Bars • Pubs • Western Bar/Club • Liquor Stores • Jazz Clubs • Dance Venues • Wine Bars • Microbreweries • Country Clubs • Comedy Clubs • Nightclubs • Cabarets • Fraternal Organizations • Grocery Stores Selling Alcoholic Beverages • Martini Bars • Cognac Bars • Lounges • Package Store • More...



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**SUBMISSIONS**  
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**QUESTIONS**  
800.800.4007

 **MIDLANDS**

A Safety National® Company

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.