

Club Select™ Liquor Liability for Non - profit Private, Fraternal or Social Clubs

The *Club Select*™ product is designed to protect private, fraternal and social clubs.



Product Features:

- ▶ Limits up to \$1,000,000/\$2,000,000 available
- ▶ Defense Costs are outside policy limits
- ▶ Assault and Battery coverage available on most risks (except Texas)
- ▶ No Deductible
- ▶ Employees covered as Insureds at no additional charge
- ▶ Club members, landlords & licensees may be named as an Additional Insured for a nominal additional premium
- ▶ Terrorism coverage Included for no additional premium

Additional Advantages:

- ▶ Preferred Pricing for Clubs with annual alcohol sales of \$500,000 or less, no citations/violations or liquor related losses in the past five years, no drink specials or happy hours and no entertainment except for banquets
- ▶ Credits available for responsible clubs with a formal third-party server awareness training program
- ▶ Established Liquor market for over twenty years
- ▶ Security of an A.M Best rated A++ carrier

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

CLUBSEL-NR (3/05)

Tuscano
do it.