



## Club Select™ — Liquor Liability for Non-Profit Private, Fraternal or Social Clubs and Veteran Service Organizations

The Club Select™ product is designed to protect Non-Profit Private, Fraternal or Social Clubs and Veteran Service Organizations.

### PRODUCT FEATURES:

- ▶ Limits up to \$1,000,000/\$2,000,000 available
- ▶ Monoline Liquor Liability Product Features
  - **Basic Form Product** features expense costs inside the limits of liability and an exclusion for Assault or Battery coverage
  - **Top Shelf Product** provides coverage for expense costs outside the limits of liability, may provide coverage for Assault or Battery and includes automatic coverage for the Liquor License holder as an additional insured
- ▶ No Deductible
- ▶ Employees and club members covered as Insureds at no additional charge
- ▶ Landlords may be added 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-five years
- ▶ A.M. Best rated A++ carrier

