

It's what we do. It's who we are.

Other companies may offer gentlemen's club insurance, but most lack the knowledge of the food and beverage industry that we have. In fact, our experience and commitment to our customers have made us a preferred insurance provider in the nightclub industry. Customer service isn't just a department at Illinois Casualty Company, it's an attitude.

Our coverage also comes with a commitment to training. Our "On TAP" training focuses on responsible selling and serving to help you decrease the likelihood of a claim against your establishment.

Don't take a risk with your business. Trust your gentlemen's club to the food and beverage insurance experts of Illinois Casualty Company.

gentlemen's club insurance program

ILLINOIS CASUALTY COMPANY

TOLL FREE: 800.445.DRAM (3726)

WWW.ILCASCO.COM

To find an Illinois Casualty Company agent in your area, go to www.ilcasco.com



**Illinois Casualty
Company**
www.ilcasco.com

Food & Beverage Insurance Specialists

gentlemen's club



Will your insurance company stand behind you?

You remember the guy who was real belligerent with one of your performers. It was so bad that security became involved and escorted him out of the premises. He was fighting every step of the way.

Now, nine months later, you get served with a lawsuit from his lawyer claiming severe injuries that caused him to not be able to work. He's seeking payment for more than \$40,000 in medical bills, in addition to lost wages and other "unspecified" damages. You think there's no way he was hurt that seriously. And he was the one who created the problem!

Are you covered for this kind of claim? Will your insurance company vigorously defend your innocence against bogus claims? Why take the chance that they won't?

You need a specialist on your side.

Since our founding in 1950 by a group of attorneys, Illinois Casualty has protected establishments like yours from a wide range of business, property, and liquor liability losses.

Years of experience have given us a detailed understanding of the food and beverage industry. That means we are uniquely qualified to provide you with the custom-tailored protection your club needs.

Our expertise regarding liquor liability means that should a fraudulent third-party claim arise, you can count on us to be by your side, aggressively defending you. We staff a full legal department that manages an active defense caseload of claims against our clients. Can your insurance company say that?



This material provides a brief overview of insurance protection that may be provided by Illinois Casualty Company. Coverage is subject to the terms of the actual insurance policy or policies issued. Please contact your insurance agent with questions.

PROPERTY COVERAGES

Buildings
Business personal property
Tenant's improvements and betterments

COVERAGES INCLUDED AUTOMATICALLY

Business income
Actual loss sustained with no waiting period
Equipment breakdown
\$5,000 for unscheduled buildings
Sewer backup
Collapse
Personal effects of customers
Your business personal property off-premises
Accounts receivable
Valuable papers

OPTIONAL COVERAGES AVAILABLE

Spoilage
Food contamination
Earthquake
With business income at actual loss sustained
Employee dishonesty
Business income loss due to off-premises power interruption
Includes overhead transmission lines and 6-hour disappearing waiting period

SERVICES AVAILABLE

Flexible billing plans
Multiple payment options
On TAP server training
On-site inspection
Recipes for a Safe Workplace

LIABILITY COVERAGES

Premises and operations
Products
Assault and battery
Defense costs outside of limit
Cyber Liability

OPTIONAL COVERAGES AVAILABLE

Athletic participants for scheduled activities

LIQUOR LIABILITY

No annual aggregate limit of insurance
Broadened definition of "your premises"
Statutory and common law
Defense costs outside of limit
Premises owner included as an insured

OTHER LINES OF BUSINESS

Umbrella liability

DISCOUNTS AVAILABLE

Endorsed association membership
Security cameras

