



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

**Delivering expertly crafted
insurance products and services for
the food and beverage industry.**

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

10 Reasons to Buy ICC[®] Insurance

1. Niche Carrier: ICC's expertise in the food and beverage industry is unparalleled. We specialize in restaurants, bars, taverns, craft breweries, distilleries, wineries, nightclubs, gentlemen's clubs, package liquor stores, private clubs, banquet facilities, caterers, and convenient stores. We understand the unique needs of this industry.

2. Admitted Carrier vs. Excess & Surplus Markets: Avoid common policy traps and pitfalls of excess & surplus markets, such as an absolute firearm exclusion, injury to performers and entertainers exclusion, assault and battery exclusion, etc.

3. Liquor Sales up to 100% of Revenue: ICC will write 100% alcohol or 100% food and everything in between.

4. Claims: ICC's claims department has extensive knowledge with incidents common in restaurants and taverns, keeping us aggressively protecting clients inside and outside of the courtroom. We understand the problems from food poisoning, slip and falls, food-related injuries, fires, inventory spoilage, altercations, and alcohol or delivery-related auto accidents, better than anyone.

5. Broad Appetite: ICC considers most hospitality businesses to be eligible. We write the neighborhood tavern to the white table cloth restaurant. We offer specific programs for a wide variety of hospitality businesses, including franchise fast food and nightclubs.

6. Loss Control: An ICC Loss Control Representative visits each business we insure. We are with you every step of the way. We focus on preventative measures to protect your business from incidents and abide by the National Fire Protection Association standards for fire safety and compliance.

7. Value Added Training: Our clients receive the opportunity for free On TAP (Training Alcohol Providers) training.

8. Customized Coverage: Our coverage is modified from the industry standard to fit your needs as a hospitality business. For example, our Utility Services – Time Element coverage offers a 6-hour disappearing deductible for a utility loss while industry standard is 72 hours. We understand what coverage is important to this industry.

9. Delivery: We offer Non-Owned Auto coverage with a known delivery exposure.

10. No aggregate limit on liquor liability policies.

