

We are your protection.

Illinois Casualty was founded by legal professionals, with highly specialized knowledge, who knew that establishments serving food and alcohol needed a unique kind of protection and aggressive representation.

Our experience and commitment to customer service has made us the premier insurance provider for the food and beverage industry. You'll get the coverage you expect with the service you deserve.

Today we insure more than 5,000 restaurants, nightclubs, taverns, package liquor stores, fraternal organizations, banquet facilities, wineries, convenience stores, and caterers. Businesses just like yours.

We know the industry, and we'd like to know you. So trust your business to the food and beverage insurance experts of Illinois Casualty Company.

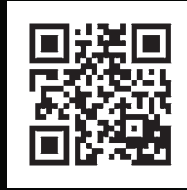
food & beverage insurance program

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



Food & Beverage Insurance Specialists



**Illinois Casualty
Company®**

www.ilcasco.com

food & beverage

The Food & Beverage Insurance Specialists.

Since 1950, we’ve been protecting establishments just like yours from a wide range of business, property, and liquor liability losses related to food and beverage sales and service.

Illinois Casualty is recognized throughout the industry as the go-to specialist provider in food and beverage insurance protection. Our experience is deep, and it speaks for itself.

We’re there for you when you have a claim. We are also there to help you avoid a claim in the first place. Our coverage comes with a commitment to training. Our “On TAP” (Training Alcohol Providers) program focuses on giving you the facts up front, so that you can conduct your business in a way that reduces claims.

It’s what we do. It’s who we are.

We are the exclusively endorsed provider of property and casualty insurance for the following industry associations:

- Illinois Licensed Beverage Association
- Minnesota Licensed Beverage Association
- Tavern League of Colorado
- Ohio Bar Owners Association
- Arizona Licensed Beverage Association
- Pennsylvania Licensed Beverage & Tavern Association
- Michigan Licensed Beverage Association
- Colorado Independent Liquor Stores United

So why take chances?
Go with the endorsed specialists.

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		LIABILITY COVERAGES	
Buildings Business personal property Tenant’s improvements and betterments		Premises and operations Products Assault and battery Defense costs outside of limit Cyber liability	
COVERAGES INCLUDED AUTOMATICALLY		OPTIONAL COVERAGES AVAILABLE	
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		Non-owned auto for delivery exposure Athletic participants for scheduled activities Employment Practices Liability Insurance (EPLI)	
OPTIONAL COVERAGES AVAILABLE		LIQUOR LIABILITY	
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 3-hour disappearing waiting period		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	
SERVICES AVAILABLE		OTHER LINES OF BUSINESS	
Server training and food safety education courses Available in-person and online Flexible billing plans Multiple payment options Onsite inspection		Workers compensation Umbrella liability	
		DISCOUNTS AVAILABLE	
		Endorsed association membership Security cameras	