

We're the fraternal organization specialists.

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

You can count on the insurance experts at Illinois Casualty to provide a protection plan that's custom-tailored for your organization and your members.

So why take chances with your organization and the people who frequent it? Trust your coverage to the fraternal organization insurance experts at Illinois Casualty Company.

# fraternal organization 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](http://www.ilcasco.com)



Illinois Casualty Company<sup>®</sup>

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Food & Beverage Insurance Specialists

# fraternal

# What happens now?

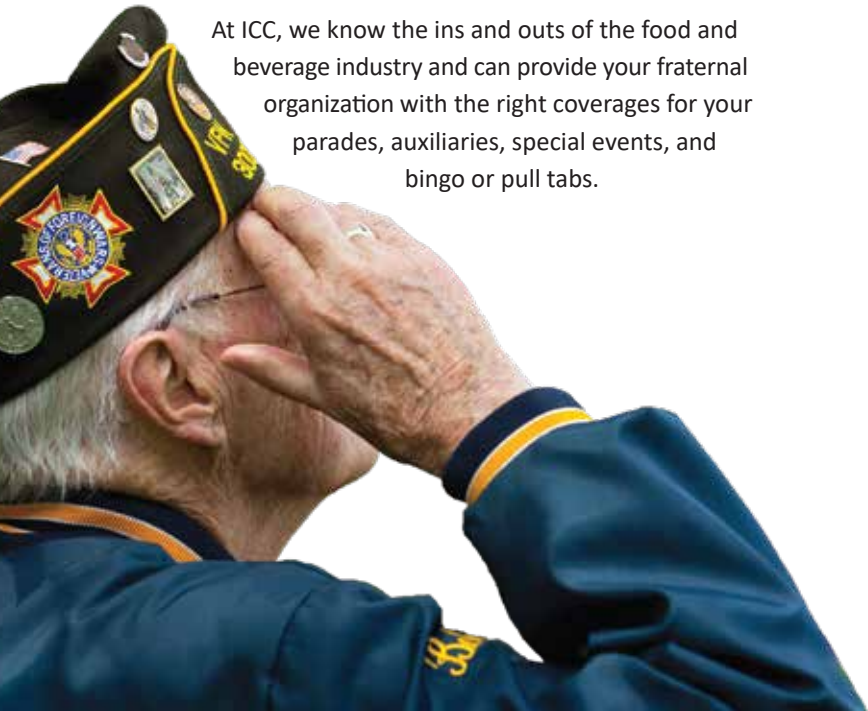
Your New Year’s party was a huge success. Everyone had a blast. The bartender told you the liquor receipts were over the top. But when you deposit the receipts the next day, the bank says the deposit slip and the cash don’t match. They’re off by \$3,000. How are you going to explain this at your next financial meeting? Who do you turn to now? Will your insurance cover the loss?

## The coverage you need.

Since 1950, Illinois Casualty has specialized in protecting the unique exposures fraternal organizations like yours face, including a wide range of business, property, and liquor liability losses. We have successfully defended organizations like VFWs, American Legions, and Eagles Clubs.

Our specialized knowledge of fraternal organizations means we are distinctly qualified to provide you with the custom-tailored coverage your organization needs – especially for the unique exposures presented by serving food and alcohol.

At ICC, we know the ins and outs of the food and beverage industry and can provide your fraternal organization with the right coverages for your parades, auxiliaries, special events, and bingo or pull tabs.



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.

## FRATERNAL PACKAGE COVERAGE

**\$10,000** for outdoor structures other than buildings (statues, monuments, military displays)

**\$10,000** for flagpoles, including their attachments or accessories

**\$25,000** for demolition cost in compliance with ordinance or law

**\$25,000** to reconstruct in compliance with ordinance or law

**\$25,000** for outdoor awnings, signs, or tents

**\$25,000** for employee dishonesty

**\$25,000** for money and securities

**\$5,000** for unscheduled outbuildings

### OPTIONAL COVERAGES AVAILABLE

**Spoilage**

**Food contamination**

**Earthquake** - With business income at actual loss sustained

**Business income loss due to off-premises power interruption**  
- Includes overhead transmission lines and 6-hour disappearing waiting period

### PROPERTY COVERAGES

**Buildings / business personal property**

**Business income** - Actual loss sustained with no waiting period

**Equipment breakdown**

**Sewer backup**

### LIABILITY COVERAGES

**Liquor liability**

**Assault and battery**

**Defense costs outside of limit**

**Cyber liability**

### OTHER LINES OF BUSINESS

**Workers compensation**

**Umbrella liability**

### DISCOUNTS AVAILABLE

**Endorsed association membership**

**Security cameras**

