

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

Other companies may offer nightclub 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 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.

So why take chances that you'll find yourself "bounced" with poor coverage? Trust your nightclub to the food and beverage experts of Illinois Casualty Company.

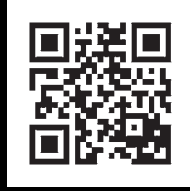
nightclub insurance program

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

nightclubs

Will your insurance company stand behind you?

Yesterday, you were served by an attorney saying that a customer at your nightclub's Mardi Gras party is suing you for injuries suffered in a bar fight that night. His client says you owe them for medical bills totaling \$15,000 – and the event was more than six months ago. You don't remember anyone being injured at the party and don't have the cash to pay the bills they're claiming. You suspect the injury didn't even happen at your place.

Are you covered for this kind of claim? Will your insurance company vigorously defend your innocence against bogus claims? Why take the chance?

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.

Our specialized knowledge means we are uniquely qualified to provide you with the custom-tailored protection your nightclub needs.

Our expertise in application of statutes and case law regarding liquor liability means you can count on us for an aggressive defense of any fraudulent third-party claims that arise. We staff a full legal department that manages an active defense caseload of claims against our clients.



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
Flexible billing plans Multiple payment options Onsite inspection Server training and food safety education courses Available in-person and online	Workers compensation
	DISCOUNTS AVAILABLE
	Endorsed association membership Security cameras

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.