

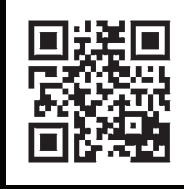
It's what we do. It's who we are.

Other companies may offer insurance for package liquor, 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 package liquor 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 to your business.

Don't take a risk with your business. Trust your package liquor store to the food and beverage experts at Illinois Casualty Company.

package liquor 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

LIQUOR
BEER SPIRITS WINE

package liquor

A night gone wrong.

Today you were served with a lawsuit. It states that several months ago, you sold two cases of beer to two young men. According to the lawsuit, the driver was underage and got into an accident. He harmed himself, his passenger, and the driver of the other vehicle. You don't recall the purchase and have procedures in place to verify the age of your customers.

Now someone is trying to hold you accountable for the accident, since you made the liquor sale.

Are you covered? How will your insurance company respond?

A name you can trust.

Since 1950, Illinois Casualty has specialized in protecting the food and beverage industry from a wide range of business, property, and liquor liability losses. Our specialized knowledge of the package liquor industry means we are uniquely qualified to provide you with the custom-tailored coverage your business needs. With Illinois Casualty, your insurance will be in the hands of one of the most experienced companies in the industry. And while we're providing you with excellent coverage, we'll be giving you excellent service, too.

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
Accounts receivable
Valuable papers

OPTIONAL COVERAGES AVAILABLE

Spoilage
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

SERVICES AVAILABLE

Server training and food safety education courses
Available in-person or online
Flexible billing plans
Multiple payment options
Onsite inspection

LIABILITY COVERAGES

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

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

Workers compensation
Umbrella liability

DISCOUNTS AVAILABLE

Endorsed association membership
Security cameras

