

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

Other companies may offer tavern 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 tavern 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 your current policy will leave you "running dry" when you need it? Trust your tavern to the food and beverage insurance experts of Illinois Casualty Company.

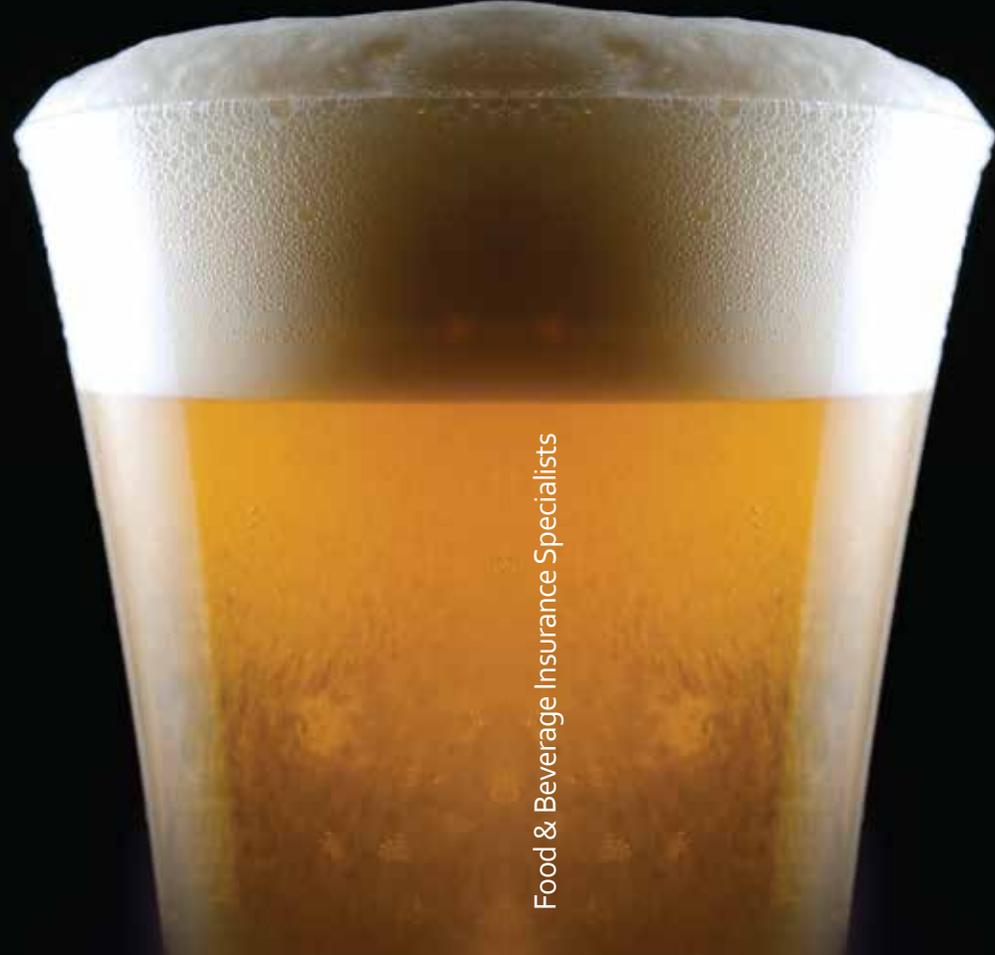
tavern insurance program

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

taverns

It could happen to you.

You've just been served with a lawsuit. The attorney claims his client was seriously injured by two other intoxicated patrons during a bar fight in the bathroom at your tavern ... nearly two years ago. You've checked with your staff, but no one remembers the incident.

What will you do now? Are you covered for this? Will your insurance company vigorously defend you against fraudulent claims? Why take the chance that it won't?

You need a specialist on your side.

Since our founding in 1950 by a group of attorneys, Illinois Casualty has protected taverns like yours from a wide range of business, property, and liquor liability losses.

We are uniquely qualified to provide you with the custom-tailored protection your tavern needs – all while delivering the highest level of customer service.

You can count on us for an aggressive defense against bogus claims. We staff a full legal department with in-house attorneys who will use their experience to personally manage your case, giving it the individual attention it needs and deserves.



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
Personal effects of customers
Your business personal property off-premises
Accounts receivable
Valuable papers

OPTIONAL COVERAGES AVAILABLE

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 6-hour disappearing waiting period

SERVICES AVAILABLE

Flexible billing plans
Multiple payment options
On TAP server training
On-site inspection
Recipes for a Safe Workplace

LIABILITY COVERAGES

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

OPTIONAL COVERAGES AVAILABLE

Non-owned auto for delivery exposure
Athletic participants for scheduled activities
Employment Practices Liability Insurance (EPLI)

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

