



TRIM®

TAVERNS

Glasses. Ice. Coasters. **Society.**

It's what you need to do business.

^
bar



societyinsurance.com
888-5-SOCIETY
(888-576-2438)

TAVERNS



Society® Insurance is an expert in serving up coverages. And the proof isn't in the pudding—it's in the endorsements and sponsorships of organizations like the Tavern League of Wisconsin (TLW). Our award-winning recipe for pleasing the customer is no secret. We listen to your needs and anticipate what you want. Toss in expert knowledge, and you've got an uncommon approach to insurance that's sure to satisfy.

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Restaurants and taverns have few reservations about trusting Society Insurance. That's because we have a long history of successfully serving hospitality business owners. Cafes, diners, supper clubs, family restaurants, ice cream stands, coffee shops and banquet halls—if it's an eatery, we probably insure it. Taverns, sports bars, corner bars, martini bars, champagne bars, brew pubs and ale houses—if you've got a business that serves libations, you'll want to give our coverages a shot.

Types of Coverage

Limit Per Occurrence

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings \$500,000
- Newly acquired personal property \$100,000
- Ordinance or law (RC only) \$50,000
- Personal property off premises \$25,000
- Water damage backup of sewers/drains \$25,000
- Debris removal additional coverage \$25,000
- Pollution cleanup \$25,000
- Outdoor property (all perils) \$10,000
- Personal effects \$10,000
- Valuable papers \$10,000
- Electronic data \$100,000
- Data breach/identity theft services
- Accounts receivable \$10,000
- Off-premises sign coverage \$5,000
- Loss of business income 12 months
- Extended business interruption: recovery period 60 days
- Action by civil authority loss of business income 3 weeks
- Dependent properties loss of business income 3 weeks
- Action by public health authority (food contamination) 3 weeks
- Customer expense reimbursement 2 weeks
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
 - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
 - No waiting period "deductible" applying to loss of business income
 - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
 - Spoilage \$100,000
 - Data restoration \$100,000
 - Computers at personal property limit
 - Loss of business income and direct physical loss resulting from a service interruption caused by equipment breakdown or covered perils
 - No waiting period "deductible" applying to a covered service interruption loss
 - Limits subject to policy limits for personal property

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TRIM® Extension Endorsement

As a TRIM policyholder, you'll benefit from the following coverages at no additional charge:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Outdoor property	\$15,000
▪ Pollution cleanup	\$50,000
▪ Crime*	\$2,500
- Employee dishonesty	\$50,000
▪ Watercraft	\$5,000
▪ Guest property	\$5,000
▪ Fine arts	\$5,000
▪ Accounts receivable	\$15,000
▪ Valuable papers	\$15,000
▪ Sponsored athletic events-general liability	
▪ Special events-general liability	

TLW Coverages and Services

If you are a member of the Tavern League of Wisconsin (TLW), you are eligible to receive the following additional coverages at no extra charge:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Unscheduled outbuildings	\$1,000
▪ Food contamination	\$15,000
▪ Outdoor property	\$20,000
▪ Pollution cleanup	\$50,000
▪ Watercraft	\$5,000
▪ Crime*	\$5,000
- Employee dishonesty	\$50,000
▪ Fine arts	\$10,000
▪ Guests' personal property	\$10,000
▪ Accounts receivable	\$20,000
▪ Valuable papers	\$20,000
▪ Sponsored athletic events-general liability	
▪ Special events-general liability	
▪ Liability coverage for athletic participants	

*Crime is a blanket form that provides the following coverages:

- Money and securities
- Extortion
- Forgery and alteration
- Counterfeit currency
- Funds transfer fraud
- Computer fraud

Liquor Liability

Liquor liability provides coverage for those people or organizations engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages. Liquor liability can be offered to restaurants, taverns and bars that have adequate supporting coverage with Society Insurance and meet our underwriting standards.

Uncommon Commitment

The independent agents who offer Society Insurance are knowledgeable about a broad range of coverages as well as the special conditions in your community. You can trust your Society agent to give you professional assistance in tailoring insurance packages. Best of all, because our independent agents are local, you can rely on them to be there when you need them most.

Full Menu of Services

Our expertise also extends into other arenas. We offer workers compensation, automobile and umbrella insurance to a wide range of businesses. With Society, you can simplify your life by having all of your property and casualty insurance needs handled by one trusted company.

Give us a call at 888-5-SOCIETY (888-576-2438) or use our agent locator at societyinsurance.com to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.





Uncommon Selection

At Society Insurance our experts will give you the tips you need to choose the course of action that's right for your business. You'll be satisfied by our service and find that our generous offering of coverage options gives you what your hospitality needs. We think of it as uncommon insurance for uncommon satisfaction.



Uncommon Insurance®



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This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).


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