

TRIM®



**BAR INSURANCE
FOR YOUR BUSINESS
BEATS BUSINESS INSURANCE
FOR YOUR BAR.**



Small details. Big difference.™

TRIM® WAS DESIGNED TO REDUCE THE RISKS OF BEING IN THE HOSPITALITY BUSINESS.

In the bar or restaurant business the rewards are great, yet the risks are many. Establishments serving alcohol can be especially vulnerable. Nobody understands both the scope and the details of protecting businesses like yours better than Society Insurance.

As proud member-sponsors of the Tavern League of Wisconsin for more than 25 years, we know all about the small details that make the biggest difference to your success. Long-standing industry expertise and consistent attention to emerging needs have earned Society Insurance the endorsement of the Iowa Restaurant Association too.

Come on in. We'll take good care of you.

TRIM®

Only TRIM gives bars and restaurants of all types—sports bars, brewpubs, banquet halls, martini bars, catering businesses, clubhouses, you name it—this unique combination of property and casualty coverages and services in one comprehensive package.

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
 - Tenant's improvements and betterments included
- Water damage backup of interior sewers/drains \$25,000
- Debris removal additional coverage \$25,000
- Personal property off premises \$25,000
- Personal effects \$10,000
- Electronic data \$100,000
- Data breach advisory services
- Off-premises sign coverage \$5,000
- Loss of business income (covered causes of loss) 12 months
 - Loss due to action by civil authority 4 weeks
 - Loss due to contamination (or contamination threat) 3 weeks
 - Loss due to dependent properties 3 weeks
 - Loss due to violent acts 3 weeks
 - Loss due to service interruption
 - No distance limitation
 - All covered causes of loss, including equipment breakdown
 - Transmission lines are included
- Extended business interruption: recovery period 60 days
- Customer expense reimbursement 2 weeks
- Equipment breakdown:
 - Data restoration \$100,000
 - Computers at personal property limit
- 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
 - GREEN endorsement: Up to \$100,000 for energy-efficient or environmentally-friendly improvements

TRIM® Extension Endorsement

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

Types of Coverage	Limit per Occurrence
• Spoilage.....	\$100,000
• Outdoor property.....	\$15,000
• Pollution cleanup.....	\$50,000
• Crime.....	\$2,500
– Money and securities, counterfeit currency, forgery and alteration, extortion, funds transfer fraud, computer fraud	
• 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	

Association Extension Endorsement

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

Types of Coverage	Limit per Occurrence
• Unscheduled outbuildings.....	\$1,000
• Food contamination cleanup.....	\$15,000
• Outdoor property.....	\$20,000
• Pollution cleanup.....	\$50,000
• Watercraft.....	\$5,000
• Crime.....	\$5,000
– Money and securities, counterfeit currency, forgery and alteration, extortion, funds transfer fraud, computer fraud	
• 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	

Please note: The limits shown may be reduced by selecting lower limits for your contents or building.

Coverage for outdoor property. Small detail. Big difference.

Unlike some companies, Society's outdoor property insurance includes coverage for wind damage and other common threats to the investments you've made in your business, such as a deck, patio furniture, fencing, signage or satellite dish.

Franchise Endorsement

If your business is a franchise, you may want to purchase this endorsement to receive the following coverages:

- Increased cost to repair due to franchise agreement..... \$50,000
- Business income and extra expense due to contamination loss at another franchise location..... 3 weeks
- Grantor of franchise listed as an additional insured

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.

Preventing Losses

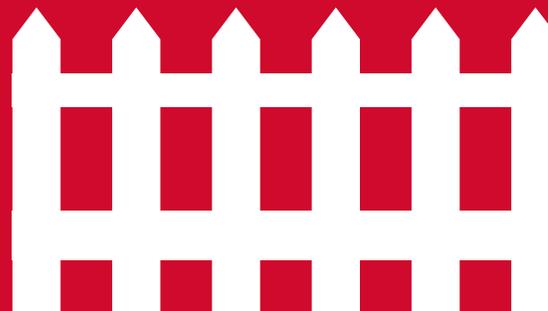
Understanding the particular insurance needs of your business means knowing where the risks are and helping you control them to minimize loss. Our risk management experts will also help you address your safety and health challenges, with services ranging from employee screening to OSHA training.

Expert Claims Handling

You can report a claim by telephone 24 hours a day, 365 days a year. So if a serious loss occurs, we'll help you manage it quickly and thoroughly. And our careful claims investigation makes certain that legitimate claims are paid, while others are not. At Society, we work hard to keep costs down and provide the coverage you need at a price that's fair.

Workers Compensation

Society was founded in 1915 specifically to provide workers compensation insurance. Now our name is practically synonymous with this complicated and specialized field. Ask your agent for more details on Society's exceptional workers compensation program.



We focus on the small details.

For more information about the variety of services and coverages Society can offer your business, including workers compensation, commercial automobile and umbrella policies, give us a call at 888-576-2438 or use our agent locator at societyinsurance.com to find an independent agent near you.

Society Insurance is proudly endorsed by:



Small details. Big difference.™



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societyinsurance.com

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