## ANDERSON INSURANCE BROKERS, INC.

1831 E. Roosevelt Road Wheaton, IL 60187

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# Retail Liquor Store Product - Package

This product targets Retail Stores that sell or distribute alcohol for off-premises consumption.

#### COVERAGE AND PRODUCT FEATURES:

- On one policy we can offer:
  - · Property coverage
  - Equipment Breakdown coverage
  - · General Liability coverage
  - · Crime coverage
  - Liquor Liability coverage
- Written on a Businessowners coverage form
- Covers Business Personal Property including inventory
- 25% Peak season included in the Businessowners coverage form
- Business Income on an actual loss sustained basis with a stated limit
- Non owned and hired auto coverage available if no delivery
- No liability deductible
- New ventures are eligible
- Value Plus endorsement is available on accounts eligible for Special Form. The endorsement offers 13 valuable coverage enhancements including: Money & Securities, Employee Dishonesty, Signs, Water Back-up and more

### LIMITS OF INSURANCE:

- Liquor Liability limits up to:
  - \$1,000,000 each Occurrence
  - \$2,000,000 Aggregate
- General Liability limits up to:
  - \$1,000,000 each Occurrence
  - \$2,000,000 Aggregate
- Property limits up to:
  - \$3,000,000 maximum property value in protection class 1-8
  - \$1,000,000 maximum property value in protection class 9-10
  - \$500,000 maximum property value per location in coastal zones (wind exclusion may apply)

#### ADDITIONAL ADVANTAGES:

- A.M. Best rated A++ carrier
- Quick quote turnaround
- Offered only through the professional wholesaler

