



# FOOD & BEVERAGE

## INSURANCE PROGRAM

Niche. Expertise.

Conifer Insurance Services is a specialty program administrator that provides agents and brokers with an innovative mix of insurance products for niche and underserved industry groups.

Our **Food & Beverage Program** is designed to serve the unique and changing needs of the industry and provides coverage options to business owners in a competitive and comprehensive package.

### TARGET CLASSES

- Bars, Taverns, Pubs, Bistros & Wine Bars
- Fine Dining & Family Restaurants
- Fraternal Organizations
- Beer, Wine & Liquor Stores
- Convenience Stores
- Juice & Smoothie Bars
- Coffee & Donut Shops
- Bagel Shops, Cafes & Bakeries
- Ice Cream Parlors



### WHY CHOOSE CONIFER?

- Exclusive Carrier Market
- Experts in the industries we serve
- Admitted & Excess & Surplus (State Specific)
- Underwriting with a sense of urgency
- Experienced management with proven track record
- New Ventures Considered

★ **Carrier A.M. Best Rating: A- (Excellent)**

### COVERAGE INFORMATION

#### LIABILITY

- General Liability
- Liquor Liability
- Cyber Liability

#### PROPERTY

- Buildings
- Business Income
- Business Personal Property
- Improvements & Betterments
- Equipment Breakdown
- Property Enhancement Endorsement

#### COMMERCIAL AUTO

- Hired & Non-Owned Auto

#### LESSORS RISK ONLY

*(If tenant coverage has or will be placed with Conifer)*

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