



LIQUOR LIABILITY

MONOLINE PRODUCT

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.

Providing liquor liability coverage to business owners is the cornerstone of Conifer. With over three decades of experience, our **Liquor Liability Program** is designed for license holders seeking monoline liquor liability insurance.

TARGET CLASSES

- Fine Dining & Family Restaurants
- Bars, Taverns, Pubs, Cocktail Lounges
- Liquor Stores, Other Off-Premise Sales
- Grocery & Convenience Stores
- Fraternal Organizations & Social Clubs
- Civic Organizations & Private Clubs
- Comedy Clubs & Dinner Theaters
- Billiards, Pool Halls, Bowling Alleys
- Alcoholic Beverage Distributors

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)**

PRODUCT HIGHLIGHTS

- **Policy Limits** - up to \$1M/\$2M
- **Assault & Battery** - up to \$1M
- **100% Liquor Receipts Acceptable**
- **Additional Insured Available**
- **Premiums Based On:**
 - Annual Liquor Receipts
 - Risk Type
- **No Deductible**

ADDITIONAL BENEFITS & DETAILS

- Competitive & Stable Pricing
- Limits Starting at \$50,000
- Coverage for New Ventures Considered
- Liquor Receipts to 100% Considered
- Admitted in Michigan (LC-95 Reported)



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