SPECIALTY INSURANCE

1610 Route 88 STE 102
Brick, NJ 08724
732-701-8900 FAX 732-458-3728
www.specialtyagency.com

E & S ENTERTAINMENT PROGRAM

TAVERNS/BARS SPORTS BARS
COCKTAIL LOUNGES

COMPANY: Interstate Fire and Casualty
AM BEST Rated A + Superior XV

LIMITS:

PROPERTY:	$2,000,000 (Maximum)
LIABILITY:	$1,000,000/$2,000,000
LIQUOR:	$1,000,000/$1,000,000

PROGRAM FEATURES:

- Currently available in CA, CT, FL, IL, MA, MI, MN, NJ, NY, OH, PA & TX.
- Live entertainment, DJ's, Doormen, Dancing.
- A&B coverage available.
- Comprehensive enhancement endorsement.
- New Ventures acceptable with 3+ years Mgt. experience in similar risks.

REQUIREMENTS:

- Brokers **must** have E&S license and make all necessary filings.
- Broker without E&S license will be directed to one of our contracted wholesalers.
- Must have signed application to bind.
- 3 years Current Valued loss runs within 30 days of binding showing loss ratio of
- less than 50% and no more than 2 losses.
- Minimum Premium is $5000 & Minimum earned is 25%.
- Agency Bill only - no installments.
- No Nightclubs, Cabarets, or Gentleman's clubs.
- Dance floor maximum 600 square feet.
- Maximum 4 bouncers per shift, background checks required.
- Maximum 5 piece band and/or DJ. No multiple bands, no live shows of any kind.
- Risk cannot exceed 5000 square feet.
- Bartenders/servers need certified alcohol awareness training.
- No prior liquor or A&B claims in past 3 years.
- Contact Underwriting department for specific information.