

January 25, 2008

To Our Brokers

*New Product from Lloyd's*

## **Restaurant Program including Liquor Liability**

We are excited to announce a new product from Lloyd's specifically designed for Restaurants with a **Dining Room Liquor License**. Liquor receipts must be no more than 40% total revenue.

### ***Highlights:***

- ✓ \$2,000,000 total Property Limit
- ✓ \$2,000,000 Liability Limit
- ✓ Broad Form
- ✓ Subscription basis available if required
- ✓ No policy fee
- ✓ 20% Commission



### ***Acceptance Criteria:***

- **Liquor sales up to 40%** of total annual revenue.
- Copy of Dining Room Liquor License required.
- Copy of CO2 system details required (Wet or Dry acceptable).
- Copy of CO2 system cleaning and service agreement required.
- Details of claims for the past 3 years required.
- Restaurants without a Liquor License are also acceptable.

### ***Basic Policy:***

- Contents (Stock and Equipment) and Liability

### ***Optional Coverages:***

- Building
- Business Interruption / Rental Income
- Office Contents / Computer
- Crime
- Consequential Loss Cover
- Boiler & Machinery / Equipment Breakdown (incl. spoilage)

Please contact any of our Commercial Underwriters for an application. We look forward to discussing your next Restaurant prospect.

ANGUS-MILLER LTD.

G.H. Baldwin, CIP  
Manager, Commercial Lines