

## **CUSTOMERS**

Our customers in the bar and restaurant industry include:

- Taverns
- Pubs
- Bars
- Fine and casual dining
- Fast food
- Caterers
- · And more!

## GET A NO-OBLIGATION QUOTE TODAY! 303.279.9700

### LIQUOR LIABILITY IS

A MUST ... standard policies don't protect your business from expensive, alcoholrelated claims

# SUPERIOR PROGRAMS ...

from "A"-rated carriers!

# **LOCAL CUSTOMER**

**SERVICE** ... from the agent you know and trust

At Alliance Insurance Group, we understand the pressures, risks and complexities of running a bar or restaurant. We offer insurance products tailored to your industry and take the time to really learn your business. That allows us to determine exactly the right types and amounts of coverage to protect your establishment.

## **OUR INSURANCE PRODUCTS**

Alliance protects your people, property and assets through:

## **Property Insurance**

Property damage, including fire, natural disasters, terrorism Outdoor sign coverage Glass breakage Sewer and drain backup coverage Kitchen equipment breakdown Food spoilage/change in temperature coverage Guaranteed replacement, up to certain limits

## **Liability Insurance**

General liability
Employment practices liability
Food-borne illness coverage
Liability for bar games (darts, pool, video games)
Liability for entertainment (karaoke, dancing, card rooms)

## **Workers' Compensation Insurance**

# Including:

Comprehensive safety and return-to-work programs
Cost-containment programs

### **Business Auto**

Bodily injury liability, collision and comprehensive coverages for business vehicles Hired and non-owned auto



## Are you:

- Frustrated by the rising costs of business insurance?
- Worried about whether you have adequate coverage for alcohol-related incidents? (Most bars and restaurants don't!)
- Unsure whether attorney fees are included in your coverage?
- Wondering if "what you don't know" might hurt you?

# We can help you resolve these problems, while gaining:

- Adequate protection of your people, property and assets for a competitive price.
- Peace of mind that you could recover from any alcohol-related claim or lawsuit.
- Top-notch service from a local agent who knows and cares about your business!

# **Liquor Liability**

Coverage for the complications of serving alcohol, including: Property damage Assault and battery Extra coverage of employees as patrons

# **Replacement Coverage**

Ordinance and law, extra coverage should you need to bring your building up to code when repairing damage
Business income replacement, in case you need to shut down temporarily

## **Theft and Crime Coverage**

Employee dishonesty Forgery and alteration Vandalism and theft

## **Umbrella Coverage**

Extra coverage, in case a standard policy doesn't fully meet the needs of your establishment

### THE ALLIANCE DIFFERENCE

Alliance Insurance Group, based in Golden, Colorado, will help you protect the people and things most important to you, across all areas of your life—at work, at home and at play.

Alliance offers commercial, personal and recreational insurance from hundreds of the nation's best insurance companies. Yet if you have an issue or need to file a claim, your own local insurance agent will manage everything.

We work hard to build trusted relationships with our clients, so we can be that single, convenient source for your insurance needs.

CALL TODAY! 303.279.9700 | www.allinsgrp.com