



**Sierra Specialty offers a full spectrum of coverages specific to the needs of the Hospitality Industry.  
We have the experience and expertise to underwrite the unique risks in this market.**

### 1: Risk Profile

- Bars
- Brewpubs
- Cabarets
- Clubs
- Comedy Clubs
- Dance Venues
- Lounges
- Martini Bars
- Microbreweries
- Nightclubs
- Package Stores
- Restaurants
- Taverns
- Upscale Bars
- Upscale Gentlemen's Clubs
- Wine Bars

### 2: Coverages (Maximum Limits)

#### GENERAL LIABILITY

- \$1M Each Occurrence
- \$2M General Aggregate
- \$2M Products Completed Ops
- \$1M Personal Advertising Injury (excluded medical expenses)
- \$1M Damages to Premises Rented

#### LIQUOR LIABILITY

(Package or Monoline)

- \$1M Each Common Cause
- \$2M Aggregate

### 3: Optional Coverages

#### PROPERTY

- Property & Business Income (both subject to coastal wind exclusions) & the Special Coverage Extension Endorsement

#### GL POLICY

- Defense Inside/Outside the Limit of Liability
- Hired & Non-Owned Auto Liability
- Valet Services
- Additional Insured

#### ASSAULT & BATTERY OPTIONS

- Excluded
- Silent & Sublimit



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*Sierra -Where Business is Personal*