



Bars & Restaurants

M.J. Hall & Company Insurance Brokers' Bars and Restaurants program addresses the needs of business owners trying to navigate the risks of the industry. This coverage is available in most states, and is highly customizable for a wide variety of accounts.

LINES OF BUSINESS

- General Liability
- Liquor Liability
- Property Insurance
- Business Interruption
- Monoline Flood
- Excess Liability (Supported and Unsupported)
- Equipment Breakdown
- EPLI
- Earthquake
- Hired & Non-Owned Auto (no delivery exposure)

COVERAGE HIGHLIGHTS

- Assault & Battery options available up to policy limits
- Spoilage
- Food Contamination
- Recall coverage extensions available

ELIGIBLE CLASSES

- Fine Dining & Family Style Restaurants
- Bars with or without entertainment, up to 100% Liquor
- Craft Beer Breweries
- Wine Bars
- Sports Bars
- Adult Entertainment

INELIGIBLE RISKS

- Bars with off-premises / package / carry-out sales
- Bring Your Own Bottle exposures
- Drinking Games

UNDERWRITING REQUIREMENTS

- ACORD application
- Loss Runs / Prior Carrier History
- [Supplemental Application](#)

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