



RISK MANAGEMENT

WE BELIEVE IN TAKING A PROACTIVE ROLE

in reducing our clients' risk – and trying to prevent loss before it happens. That's why we provide a full suite of innovative risk management measures, including risk assessments, training and employee education.

OUR RISK MANAGEMENT DEPARTMENT HAS CONSISTENTLY WITNESSED THE VALUE WE BRING TO CLIENTS

by reducing loss occurrence and the associated costs, and we work closely with our policy holders to identify potential exposures and develop the most effective measures to control them.

E-LEARNING, OUR INTERNET-BASED TRAINING AND TRACKING MANAGEMENT SYSTEM, PROVIDES 24/7 INSTANT ACCESS

to resources like bartender safety and OSHA standards courses at no additional cost. These help our clients educate their employees about the risks and key safety procedures unique to the bar, tavern and club industry – and reduce the cost to their business.

OUR TRAINING AND EDUCATION SERVICES

also include alerting clients to safety concerns and a distribution network so that all clients benefit from the finest services and training obtainable.

For a complete listing of our risk management resources, courses and programs, visit mcneilandcompany.com or call us directly at (800) 822-3747 ext. 176.

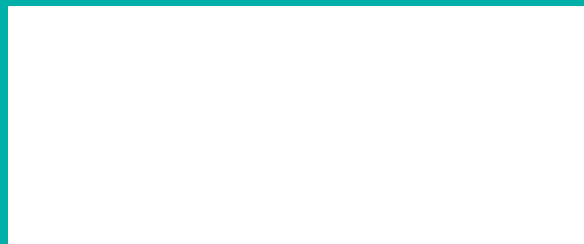
BAR, TAVERN, CLUB

BY  **McNeil&Co.**

McNeil & Co. has become the leader in specialized risk management and insurance for one reason: we live and breathe our clients' businesses – with a suite of policies that are never off-the-shelf, with service that's always a step ahead and with training and risk management programs designed to prevent loss before it occurs.

That's why we've been in the business for over 25 years and why our clients see us as consultants, experts and partners for the long haul. Our specialized programs include AdvenSure, ASIP, Car Wash, ESIP (and Benefits), FireWatch, HOMed, WildPRO and the Bar, Tavern, Club Program.

REPRESENTED BY:



Visit our website for an overview of our specialized programs and coverages:
mcneilandcompany.com

 **McNeil&Co.**

We are who we insure

P.O. Box 5670, Cortland, NY 13045
Tel: (800) 822-3747 or (607) 756-4970
Fax: (607) 756-6225

*This brochure is not all-inclusive. Coverages, eligibility and availability may vary by state.



BAR, TAVERN, CLUB

BY  **McNeil&Co.**

**Comprehensive Insurance
Packages Customized
for Your Business**



BAR, TAVERN, CLUB

BY  **McNeil&Co.**[®]

The Bar, Tavern, Club Insurance Program, by McNeil & Co., offers comprehensive excess & surplus lines packages designed for businesses centered on on-premise alcohol consumption. Unlike other companies, we provide a full range of coverages within one program, and we can design a plan tailored to the unique needs of your business.

The McNeil & Co. approach goes far beyond traditional insurance coverage, and we've assembled a complete package of insurance and risk management services to help you run a safer, more secure operation. All of our clients get 24/7 access to our E-Learning online training and risk management tools—including bartender training—that can help educate employees, reduce claims and save money over time.

Like no other company, we understand the needs and exposures associated with operating a bar or club – and we're ready to create an insurance package for your business today.

COMPREHENSIVE EXCESS & SURPLUS LINES COVERAGE TO FIT YOUR BUSINESS

ELIGIBLE CLASSES OF BUSINESS INCLUDE:

- Neighborhood bars, pubs and taverns
- Wine bars
- Cocktail lounges
- Comedy clubs
- Nightclubs and discotheques
- Restaurants with high-percentage alcohol sales
- Fraternal organizations

ACCEPTABLE EXPOSURES INCLUDE:

- Up to 100% alcohol sales
- Dancing
- Live entertainment
- Incidental gambling
- Ladies night
- Temporary serving locations
- Bottle service

COVERAGES INCLUDE:

- General Liability
- Liquor Liability
- Real Property
- Equipment Breakdown Coverage
- Assault & Battery
- Damage to Premises Rented to You
- Business Personal Property
- Business Income & Extra Expense

APPROVED STATES:

AR, AZ, CA, CO, CT, DE, FL, GA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, NY, OH, OK, OR, RI, SC, SD, TN, TX, UT, WA, WI, WY

CA License #: OB67313



Phone us directly or have your insurance agent contact us for a proposal: (800) 822-3747

Visit our website for an overview of specialized programs and coverages at mcneilandcompany.com

Send submissions to:
applications@mcneilandcompany.com