

ADVANTAGE THE PROPERTY AND LIABILITY INSURANCE PROGRAM FOR PUBS, RESTAURANTS, AND BARS



THE RISK YOU FACE

As a member of the hospitality industry, your establishment faces many of the same property and casualty exposures facing other Canadian businesses: risk of loss to customers, employees, and their property, as well as risks, such as fire and theft, which threaten your equipment and premises.

Serving alcohol, however, carries with it its own set of unique liability risks, above and beyond the typical day-to-day exposures of other businesses. Increasingly, courts are holding establishments legally accountable for losses caused by guests who become intoxicated while in their premises. "Host liquor liability" confers a legal liability on your establishment should a patron consume alcohol on your premises, become intoxicated, and subsequently be involved in an accident harming himself or others.

The "forcible ejection" of unruly patrons, often due to intoxication, can lead to your establishment being sued should a patron allege an injury was incurred while being forcibly escorted off the premises. If these exposures are not properly covered, the potential costs could threaten the very future of your business—a sobering thought. We can help.

WHO WE ARE

We're Marsh, global leader in insurance broking and risk management. Since 1993, Marsh has provided the Canadian hospitality industry with a leading edge insurance program designed to provide comprehensive property and liability coverage as well as unique protection from the alcohol-related risks that establishments such as yours routinely face: **Advantage for Hospitality Establishments.**

EXPERIENCE THE ADVANTAGE FOR YOURSELF

Our program offers many attractive features and benefits, including:

- A customized policy designed to protect your unique business interests.
- All the coverages in one convenient package to address all your needs including property, boiler and machinery, general liability, business interruption, and crime coverages.
- Coverage for forcible ejection and host liquor liability.
- "24/7" claims reporting service with Canada-wide access to bilingual claims adjusters.
- Loss prevention assistance to help you avoid the inconvenience and cost of losses before they happen.
- A convenient, monthly payment plan is also available to help you manage your cash flow.

UNDERWRITTEN BY:

The Wholesale Underwriting Group, supported by leading Canadian insurance companies and underwriters at Lloyd's.



COVERAGE YOU CAN COUNT ON

PROPERTY

The program provides coverage for building, equipment, stock and tenant's improvements, on an "all risk" or "broad form" basis, using replacement cost valuation (stock actual cash value). Blanket glass, earthquake, and flood coverage is also included.

As well, the program provides the following invaluable **extensions of coverage:**

- Accounts Receivable.
- Automatic Coverage on newly acquired property (up to 60 days).
- Automatic Fire Suppression System Recharge Expense;
- By-Laws (same site).
- Computer Equipment.
- Consequential Loss.
- Debris Removal.
- Extra Expense.
- Fine Arts.
- Fire Department Service Charges.
- Lock Replacement.
- Personal Property of Employees.
- Pollution Cleanup and Removal.
- Professional Fees (excluding public and claims adjusters).
- Property in Transit.

BUSINESS INTERRUPTION

Our policy covers the loss of gross profit you experience should an insured property peril cause your establishment to suspend operations. Extensions of coverage also include off-premises power coverage and dependant property.

"3D" COMPREHENSIVE CRIME

Under the program, money, securities, and property are protected from the perils of dishonesty, destruction, and disappearance. Coverages include:

- Audit Expenses.
- Computer and Fund Transfer Fraud.
- Depositor's Forgery.
- Employee Dishonesty.
- Loss Inside/Outside Premises.
- Money Orders and Counterfeit Paper Currency.

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COMMERCIAL GENERAL LIABILITY

Liability protection for your operation, employees, and patrons is also provided along with these extensions of coverage:

- Employers Liability.
- Forcible Ejection.
- Host Liquor Liability.
- Medical Payments.
- Non-Owned Automobile Liability.
- Tenants Legal Liability.

DO YOU QUALIFY?

You qualify for this program if your establishment:

- Conducts approved server intervention training, if it is licensed to serve alcohol.
- Resides in a building that is no more than 30 years old or meets the Program's building update specifications.
- Will have its property insured to its full value.
- Regularly maintains Incident Logs and Maintenance Records.
- Completes all inspection recommendations in the period allotted.
- Requires property limits of no more than \$20,000,000.

DON'T QUALIFY FOR THIS PROGRAM?

Marsh also offers coverage solutions for establishments with various risk profiles.

FOR MORE INFORMATION, PLEASE CONTACT US AT:

wholesale.group@marsh.com