

Beverage Stores — Beer & Soda

We bring together our comprehensive businessowners policy with our liquor liability coverage and other value-added enhancements to give retail beer and soda stores the protection needed in today's marketplace.



Features

- Businessowners *PennPac*® with more than 40 enhanced coverages for property and general liability
- Business Income and Extra Expense on an actual loss sustained basis
- Equipment breakdown coverage automatically included

Consider adding these valuable coverages

- Businessowners *PennPac Plus* or *PennPac Deluxe* with higher limits and additional coverages for a nominal charge
- Commercial Auto *PennPac Plus* featuring replacement cost coverage for private passenger-type vehicles
- Affordable EPLI coverage with several limits and deductible options
- Liquor Liability coverage (not available in AL)
- Cyber Security Coverage with several limit options



Value-added coverages included at no additional charge

Appurtenant buildings and structures	\$ 5,000
Back-up of sewers and drains	\$10,000
Blanket additional Insured	Additional insured coverage for managers or lessors of premises, mortgagee, assignee or receiver, and lessor of leased equipment
Employee dishonesty, including ERISA	\$10,000
Lock replacement	\$ 1,000
Money and securities	\$10,000 on-premises/\$5,000 off-premises
Ordinance or law	\$50,000
Outdoor signs	\$ 5,000
Seasonal increase	30% of business personal property





Underwriting Guidelines

Preferred criteria:

- In business for three or more years is preferred.
- Business housed in masonry or better construction building, and the age of the building is less than 20 years.
- Excellent financial report and stability over the past three years.
- Appropriate loss control measures should be in place.

Round your account with:

- Commercial Auto
- Workers' Compensation
- Umbrella
- Inland Marine

Contact your underwriter for more information or to discuss other opportunities.

On PennConnect:

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| ■ Business Auto <i>PennPac</i> | Form #71 0679 |
| | Form #71 1268 – <i>Virginia Only</i> |
| ■ Business Auto <i>PennPac Plus</i> | Form #71 1281 |
| | Form #71 1523 – <i>South Carolina Only</i> |
| | Form #71 1296 – <i>Virginia Only</i> |
| ■ Businessowners <i>PennPac</i> | Form #71 1026 |
| ■ Businessowners <i>PennPac Plus</i> | Form #71 1027 |
| ■ Businessowners <i>PennPac Deluxe</i> | Form #71 1459 |
| ■ Cyber Security Coverage (effective 11/1/15) | Form #71 1722 |
| ■ EPLI (limits available \$100,000 - \$1 million) | Form #71 1351 |
| ■ Liquor Liability | Form #71 1265 – <i>DE, MD and VA Only</i> |



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INSURANCE**

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This summary is provided for information purposes only and does not constitute a part of the insurance policy. For details of terms and conditions of coverage, please consult the actual policy forms.