

LIQUOR LIABILITY

Application Instructions

A. Please type or complete the application in ink.

B. If additional space is needed; please use your firm's letterhead.

Instant Indication

A. Applicant Information

1. Applicant Company Name: _____

DBA: _____

2. Address 1: _____

Address 2: _____

3. City: _____ State: _____ Zip Code: _____

4. Effective Date: _____

5. Expiration Date: _____

6. Forms Code (*Please circle one*): Occurrence Claims Made

B. Operations

1. Special Event: _____ Yes No

Number of days needed for coverage? _____

Event Type (*Please circle one*):

Related To a College Oktoberfest American Legion Rock Concert

Other (*Please describe*): _____

Are liquor sales anticipated to be more than 75% of the total revenue? Yes No

2. Location information (if more than one location, please attach separate sheet)

On Liquor Sales: \$ _____

Food Sales: \$ _____

Off Liquor Sales: \$ _____

State: _____

Establishment Type (*Please circle one*):

Adult / Gentleman's Club Bar/ Tavern Boat Cruise Bowling Alley Coffee Shop

Convenience Store Convenience Stores (Open 24 hours) Convenience Store with Fuel

Convention Center Country Club Dance Hall/Nightclub Distillery/Manufacturing

Drive-thru Establishments Fast Food Liquor Store Liquor Store with Fuel

Off-Premises Catering Pizza Parlor Restaurant Restaurant with Microbrewery

Road House Stadium Truck Stop (with Lodging and Restaurant Facilities)

Wholesale Distributor Winery

Other (*Please describe*): _____

Description: _____

3. If there is a Happy Hour, what is the promotion type *(Please circle one)*:

Wet T-Shirt Contest Discounted Drinks Two-For-One Drinks Free Drinks Other None

4. Has the applicant, any partner, or any officer of the applicant been the subject of any voluntary or involuntary bankruptcy proceedings within the past 5 years? Yes No

5. Does the applicant have General Liability coverage with limits equal to or greater than the proposed liquor limits? Yes No

6. Does the General Liability Coverage include A & B Coverage? Yes No

7. Does the person running the day-to-day operation at any of the locations have at least 3 years of experience serving liquor? Yes No

8. Does the applicant have any adult entertainment including but not limited to exotic dancing or partial/complete nudity? Yes No

9. Does the applicant have a valid liquor license in the name of the Named Insured? Yes No

10. How many years has this establishment been at the same location(s) under the same Management? : _____

11. Has this establishment or any establishment of the applicant or partner been subject to more than 3 regulatory investigations, fines, or warnings in the past 5 years? Yes No
If yes, please describe. If No, enter N/A: _____

12. Is there State approved server training? Yes No

13. Will you obtain State approved training? Yes No

14. Does the applicant have written policy and procedures for handling certain situations such as but not limited to intoxicated individuals, I.D. check, number of drinks served, etc. Yes No

14a. If No will procedures be adopted? Yes No

15. Has the applicant had any losses including Auto related claim(s) in the past 5 years? Yes No

16. Who is filing surplus lines taxes? *(Please circle one)*: Broker RSCIA

C. Policy Limits

1. Limits of Liability: _____
Deductible: _____

D. Coverages and Endorsements

1. Per Location Aggregate: Yes No

**Please Note: Terrorism coverage is provided on ALL of our policies*

Application

A. Applicant Information

- 1. Contact Name: _____
- 2. Phone: _____
- 3. Retail Agent Name: _____
- 4. Phone: _____
- 5. Type of Business: _____
- 7. Description of Operation: _____
- 8. FEIN Number: _____
- 7. Who is filing the surplus lines taxes? _____

- NJ SLA Number: _____
- License Number: _____
- Name: _____
- Address 1: _____
- Address 2: _____
- City: _____ State: _____ Zip Code: _____

B. Location Information

- 1. Are you open after 3 AM? Yes No
If 'YES' what time? _____

- 2. Has liquor liability insurance coverage been denied, cancelled or non-renewed during the last 3 years? Yes No

- 2a. If Yes, was it due to the company withdrawing from the class of business, the state, or the line of business? Yes No
If 'YES', please explain. If 'No', enter N/A

- 3. **Has** this establishment or any establishment of the applicant or partner been subject to more than 3 regulatory investigations, fines or warnings in the past 5 years? Yes No
If 'YES', please explain:

- 3a. If the establishment is a Bar, Tavern or Bowling Alley, does it or any establishment of the applicant or partner been subject to any regulatory investigations, fines or warnings in the past 5 years? Yes No
If 'YES', please explain:

- 4. State approved server training? Yes No

4a. If No State Approved Training, will training be adopted? Yes No

5. If convenience/package store, does establishment have written policies and procedures in place to ensure proper sale of alcoholic beverages to individuals? Yes No

6. Entertainment Type (Add as needed)

(Ex. Pool Table, Juke Box, etc.): _____

7. Music Type (Add as needed): _____

C. Claims History

1. Has the applicant had any losses including Auto related claim(s) in the past five (5) years? Yes No

If 'YES', please provide the following info:

Year: _____

Description: _____

Amount: \$ _____

D. Policy History

1. Previous Liquor Liability Insurer: _____

2. Previous Liquor Liability Insurer Limits: _____

3. General Liability Insurer: _____

4. General Liability Insurer Limits: _____

5. Retro Date: _____

E. Coverages & Endorsements

1. Assault & Battery Exclusion: Yes No

2. Additional Name Insured: _____

Is the Additional Insured a Landlord, Grantor of Franchise or State and/or Political Subdivision? Yes No

3. Additional Insured's

Name: _____

Address 1: _____

Address 2: _____

City: _____ State: _____ Zip Code: _____

Is the second Additional Insured a Landlord, Grantor of Franchise or State and /or Political Subdivision? Yes No

Additional Insured (2)

Name: _____

Address 1: _____

Address 2: _____

City: _____ State: _____ Zip Code: _____

**Please Note: Terrorism coverage is provided on ALL of our policies*

IMPORTANT NOTICE

IN GRANTING COVERAGE TO ANY OF THE INSURED, THE INSURER HAS RELIED UPON THE DECLARATIONS AND STATEMENTS IN THIS APPLICATION FOR COVERAGE. ALL SUCH DECLARATIONS AND STATEMENTS ARE THE BASIS OF COVERAGE AND SHALL BE CONSIDERED INCORPORATED IN AND CONSTITUTING PART OF THE POLICY SHOULD ONE IS ISSUED.

ALL WRITTEN STATEMENTS AND MATERIALS FURNISHED TO THE COMPANY SUBMITTED IN CONJUNCTION WITH THIS APPLICATION ARE HEREBY INCORPORATED BY REFERENCE INTO THIS APPLICATION AND MADE A PART HEREOF. NOTHING CONTAINED HEREIN OR INCORPORATED HEREIN BY REFERENCE SHALL CONSTITUTE NOTICE OF A CLAIM OR POTENTIAL CLAIM SO AS TO TRIGGER COVERAGE UNDER ANY CONTRACT OF INSURANCE.

THIS APPLICATION DOES NOT BIND THE APPLICANT TO BUY, OR THE COMPANY TO ISSUE THE INSURANCE. THE UNDERSIGNED APPLICANT DECLARES THAT THE STATEMENTS SET FORTH IN THIS APPLICATION ARE TRUE. THE APPLICANT FURTHER DECLARES THAT IF THE INFORMATION SUPPLIED ON THIS APPLICATION CHANGES BETWEEN THE DATE OF THIS APPLICATION AND THE EFFECTIVE DATE OF THE POLICY, SHOULD A POLICY BE ISSUED, THE APPLICANT WILL IMMEDIATELY NOTIFY THE COMPANY OF SUCH CHANGES, AND THE COMPANY MAY WITHDRAW OR MODIFY ANY OUTSTANDING QUOTATIONS AND/OR AUTHORIZATIONS OR AGREEMENT TO BIND THIS INSURANCE.

NOTICE TO ARKANSAS APPLICANTS: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

NOTICE TO COLORADO APPLICANTS: "IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AUTHORITIES."

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: "WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT."

NOTICE TO FLORIDA APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE."

NOTICE TO KENTUCKY APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME."

NOTICE TO LOUISIANA APPLICANTS: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE

INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON."

NOTICE TO MAINE APPLICANTS: "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS."

NOTICE TO MINNESOTA APPLICANTS: "A PERSON WHO SUBMITS AN APPLICATION OR FILES CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME."

NOTICE TO NEW JERSEY APPLICANTS: "ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES."

NOTICE TO NEW MEXICO APPLICANTS: "ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES."

NOTICE TO NEW YORK APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION."

NOTICE TO OHIO APPLICANTS: "ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD."

NOTICE TO OKLAHOMA APPLICANTS: "WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY" (365:15-1-10, 36 §3613.1).

NOTICE TO PENNSYLVANIA APPLICANTS: "ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES."

NOTICE TO TENNESSEE APPLICANTS: "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS."

NOTICE TO VIRGINIA APPLICANTS: "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS."

PLEASE READ THE FOLLOWING STATEMENT CAREFULLY AND SIGN BELOW WHERE INDICATED

The Applicant hereby acknowledges that he/she/it is aware that the limits of insurance contained in this policy shall be reduced, and may be completely exhausted, by the costs of defense expenses which include but are not limited to attorneys fees and, in such event, the insurer shall not be liable for the costs of defense expenses or for the amount of any judgement or settlement to the extent that such exceeds the limits of insurance of this policy.

The Applicant hereby acknowledges that he/she/it is aware that defense expenses that are incurred shall be applied against the deductible amount, if any.

Signature of Owner, Partner, Member, Principal, or Officer Authorized to Sign as Applicant

Applicant's Printed Name: _____

Title: _____ Date: _____

Producer Name: _____

License #: _____