

Restaurants, Bars, and Taverns

Non-admitted coverage



COVERAGES

- General liability, property or package
- General liability up to \$2M/\$2M
- Property TIV up to \$5M per location/\$5.6M per policy
- Hired and non-owned auto for non-delivery or valet risks
- Business personal property, equipment breakdown, and business interruption available

APPETITE

- All states
- Major cities, coastal regions, and vacation spots
- Diverse exposures including dance floors and table service
- Risks with commercial cooking equipment
 - Must have a semi-annual cleaning contract in place

ADVANTAGES

- AM Best A-rated carriers Crum & Forster, Navigators, and Westchester
- Quick quotes in minutes
- Mix and match quoting
- Digital binding and processing

Why Pathpoint?



Multiple Quotes

Pathpoint gives you all available options



Your Expertise

You decide what's best for your insured



Quick Service

Underwriting referrals quoted within 7 business hours



A-rated Carriers

Our carriers are rated A or better by A.M. Best Company



Nationwide

Ability to write in all 50 states

TOP CLASSES

- Bakeries
- Bars
- BBQ pits and smokers
- BYOB establishments
- Caterers
- Concessionaires
- Delicatessens
- Diners
- Fast food
- Ice Cream Shops
- Pizza shops
- Restaurants (dance floors)
- Restaurants (table service)
- Restaurants (no table service)

INELIGIBLE CLASSES

- Armed services on premises
- Bottle service
- CBD infused beverages
- Establishments with drinking contests or patron competitions
- Gentleman's clubs, exotic dancing, night clubs or strip clubs
- Oxygen bars or serving non-liquid alcohol
- Opened past state minimum closing times

We are not a liquor liability market at this time