



# FOOD & BEVERAGE INSURANCE PROGRAM

Niche. Expertise.

Conifer Insurance Group® provides customized insurance products for industry groups underserved by large national and international insurance companies.

Our **Food & Beverage Program** is designed to serve the unique and changing needs of the industry and provides coverage options to business owners in a competitive and comprehensive package.

## TARGET CLASSES

- Fine Dining & Family Restaurants
- Bars, Taverns, Pubs, Bistros & Wine Bars
- Breweries, Wineries & Distilleries
- Fraternal Organizations
- Beer, Wine & Liquor Stores
- Convenience Stores
- Juice & Smoothie Bars
- Coffee & Donut Shops
- Bagel Shops, Cafes & Bakeries
- Ice Cream Parlors



Programs and products are distributed by Conifer Insurance Services, Inc. and are subject to underwriting guidelines, review and approval. The availability of programs and products varies by state.

## WHY CHOOSE CONIFER?

- Experts in the industries we serve
- Specialized coverage and flexible underwriting
- Customer service focused organization
- Dedicated and prompt underwriting team
- In-house special investigations unit to detect fraud and reduce cost to the insured
- Responsive and knowledgeable claims team
- Experienced management with proven track record

## COVERAGE INFORMATION

- **General Liability** - up to \$1M/\$2M
- **Liquor Liability** - up to \$1M/\$2M
  - Monoline Available
- **Property**
  - \$1,000 - \$50,000 Deductibles
  - Buildings
  - Business Income
  - Equipment Breakdown
  - Coverage Extension Endorsements
- **Hired & Non-Owned Auto**

## ADDITIONAL COVERAGE OPTIONS

- **Workers' Compensation** (MI, OR)
- **Cyber Liability\*** - up to \$100,000
  - \$1,000 Deductible
- **Excess Liability\***

\* Underlying policy required

SCAN TO CONNECT  
WITH CONIFER ➔

