



Please call or email us if you have questions about the lines of business we write. We'll be happy to assist you in placing coverage for your risk.

Personal Lines

Homeowners

Our minimum dwelling limit has been LOWERED for hard-to-place MO & IL homeowners! The new minimums are \$200,000 in MO and \$250,000 in IL. Call or email us for more information!

- \$100,000 - \$1,000,000 Liability limits
- Increased special limits
- Water Backup, Mechanical Breakdown
- Upgrade to Green, Eco-Homeowners
- Loss activity acceptable
- Older updated homes
- Unsupported secondary homes
- Breeds of dogs that are hard to place
- Financially troubled homeowners
- Log Homes
- Unprotected Risks
- Homes owned by LLC or Corp



We can also write many other personal lines risks now:

- Monoline Umbrellas
- Excess Flood
- Monoline Valuable Articles Floaters
- Hard to Place Condos, Renters
- Rental Dwellings
- Short-term Rentals

Call or email us today for more information!

Property & Casualty

Flood

Flood season is here! We have markets that can write Flood! We can write it on a **primary and an excess basis**. We even have markets that will write excess over Flood Zone A! Contact an underwriter today and we'll be happy to help you fully protect your insured!

Professional Liability

Employment Practices Liability

We have the market. We can offer 3-year policies on Non-profit D&O, Community Association, and Employment Practices Liability Products in Missouri and Illinois.

Contact Donna Temple for an application and quote today

Directors & Officers

Are you offering your business clients **Director's & Officers** coverage at renewal? Privately held small businesses are at risk. We can usually indicate based on the information you have in your file. When you go through your files for renewal, just send the below information to our office (attention Kristin Sugg).

Name:

Address (including zip):

Nature of the operation/business type:

Gross revenues (ballpark estimate is fine):

Net income or net loss:

Are there any mergers or acquisitions pending or planned?

Privately held corporation?

Employees: Full Time Part Time





Liquor Liability - Monoline Liquor Liability Products

ELIGIBLE CLASSES INCLUDE (BUT NOT LIMITED TO)

▶ **Bars/Taverns:**

We are a market for small to mid sized bars/taverns that sell alcohol for on-premises consumption. Our product targets risks with no losses or violations within the past 5 years, moderate drink specials and happy hours, with non-youthful clientele. A credit is available for insureds who complete a formal alcohol awareness training course.

▶ **Caterer's Plus:**

This product targets Banquet Halls, Off-Premises Caterers, Concessionaires, Bartending Services, and other similar categories with annual alcohol sales of \$500,000 or less in the states of California, Florida, New York, Texas, Pennsylvania and Ohio. Risks may be licensed or unlicensed. Blanket Additional Insured coverage can be automatically included for building owners on Off-Premises Caterers.

▶ **Restaurants:**

Our product targets small to mid sized restaurants with no losses or violations within the past 5 years, and moderate drink specials. A credit is available for insureds who complete a formal alcohol awareness training course.

▶ **Fine Dining:**

This product targets fine dining or white tablecloth establishments. Risks must meet our Fine Dining Criteria for average entree price, average wine price, and average number bottle of wines. Our Preferred Restaurant rates will apply regardless of percentage of alcohol receipts.

▶ **Nightclubs/Adult Entertainment Clubs:**

We are a market for small to mid sized nightclubs/adult entertainment clubs in business at least 2 years under the same owner and same location. Our product targets risks with no losses or violations within the past 5 years, moderate drink specials and happy hours, and no underage patrons. Nightclubs/adult entertainment establishments with youthful clientele (21-25 years) can be considered, provided risk has at least 5 years in business with no losses or violations and with all alcohol servers completing formal alcohol awareness training. A credit is available for insureds who complete a formal alcohol awareness training course.

▶ **Retail Stores:**

This product targets retail stores that sell or distribute alcohol for off-premises consumption with no losses or violations in the past 5 years. Risks with multiple locations can be considered, and we automatically offer an aggregate per location endorsement to our policy. Risks can include but are not limited to: wholesale and retail distributors, liquor, convenience or package stores. A credit is available for insureds who complete a formal alcohol awareness training course.

▶ **Non-Profit Private/Fraternal/Social Clubs:**

Club Select is a liquor liability product designed to protect non-profit private, fraternal and social clubs. Club Select offers preferred pricing for Clubs with annual alcohol sales of \$500,000 or less, no violations or losses in the past five years, no drink specials or happy hours and no entertainment except for banquets. Club Members are automatically covered as insureds under this product. A credit is available for insureds who complete a formal alcohol awareness training course.

▶ **All Other:**

Additional classes are eligible; some typical risks include: On-Premises Banquet Halls, Country Clubs, "Bring Your Own Bottle" Establishments, Off-Premises Caterers, Bartending Services, Concessionaires, and Breweries.

▶ **Monoline Liquor Liability Product Features:**

- Occurrence coverage
- Defense costs outside of policy limits
- Assault or Battery coverage available
- Employees covered as insureds at no additional charge
- No deductible
- Aggregate Per Location Endorsement offered for multi-location risks
- Additional Insureds may be added for a nominal fee
- Liquor License holder is automatically added as an Additional Insured for no charge.

SPECIAL EVENTS

▶ **The Main Event:**

Our product is designed to provide General Liability and/or Liquor Liability coverage for short-term events. Events with up to 10,000 attendees per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ **The Host:**

Our product is designed for events featuring Host Liquor Liability exposures when purchased with General Liability. One-day events with 500 attendees or less are eligible. Separate limits are provided for Host Liquor Liability and General Liability. The property owner can be included as an additional insured for no added charge.

▶ **Special Event Product Features:**

- Occurrence coverage
- Defense costs outside of policy limits
- Automatic coverage for Volunteers, Temporary or Leased Workers, and Committee Members
- Medical Payments coverage provided
- Coverage for Damage to Rented Premises provided
- No deductible

Additional Advantages:

Security of an A.M. Best rated A++ Carrier • Quick turnaround time on submissions
Quoting Authority Available

For the latest news on products and services provided, contact your Underwriter at (888) 523-5545 or visit our website at: www.usli.com

A++
Rated Products

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