

Enclosed you will find an annual **non-admitted** Liquor Liability quote for Bowl M Over Inc. **\*\*Customer Quoted\*\***. The quote number is MLQ017Y1836 Version 2 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Mhairi Bittler  
R-T SPECIALTY, LLC  
(716) 856-3065

MLQ017Y1836 Version 2

Quote is valid until 7/16/2017

Re: **Bowl M Over Inc. \*\*Customer Quoted\*\***

To:

Attn: Commission: \_\_\_\_\_%

From: Mhairi Bittler

mhairi.bittler@rtspecialty.com / (716) 856-3065

Please bind effective: \_\_\_\_\_

Insured email address: \_\_\_\_\_

Insured phone number: \_\_\_\_\_

Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section IV

(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - (add: \$50.00) - Waiver of Rights of Recovery

Signature: \_\_\_\_\_

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

### LIQUOR LIABILITY POLICY INFORMATION

Carrier:	U.S. Underwriters Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XI
Term Quoted:	Annual
Minimum Earned Premium:	25%

### LIMIT OF LIQUOR LIABILITY TOP SHELF POLICY WITH ASSAULT OR BATTERY AT FULL LIMITS - SEE UNDERWRITING NOTES FOR COVERAGE DETAILS

### PREMIUM

<input type="checkbox"/> \$25,000/\$50,000	\$750
<input type="checkbox"/> \$50,000/\$100,000	\$850
<input type="checkbox"/> \$100,000/\$200,000	\$1,005
<input type="checkbox"/> \$300,000/\$600,000	\$1,158
<input type="checkbox"/> \$500,000/\$1,000,000	\$1,313
<input type="checkbox"/> \$1,000,000/\$2,000,000	\$1,693

### ADDITIONAL QUOTE INFORMATION

You saved up to 15% for completing formal alcohol awareness training. Valid certificates for all alcohol servers must be available for review at time of inspection.

Reduce your premium up to 5% if you utilize an identification scanner to verify the ages of your patrons.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**ADDITIONAL COSTS**

New York Stamping Fee	.170%
New York Surplus Lines Tax	3.600%

***Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.***

**Prior to binding, this account is subject to the following:**

- Please verify the DBA name.
- Provide inspection contact name, email address and phone number \_\_\_\_\_

**Within 21 days of the inception date of coverage, this account will be subject to the following:**

- Our completed & signed application that accompanies this quote.

**Underwriting Notes:**

- Quote is subject to Audit results and/or Inspection (if any) as well as review and approval of a completed, signed, titled and dated Liquor Liability Warranty Application (if not yet received).
- Your liquor liability premium can be reduced up to 5% if you utilize an identification scanner device to verify the ages of your patrons.
- Above Liquor Liability premium includes the liquor license holder as an additional insured.
- Valid certificates for all alcohol servers must be available for review at time of inspection.
- Basic Policy coverage option: Expense Costs are inside the limits, and Assault or Battery Coverage is excluded.
- Top Shelf Policy coverage option includes: Assault or Battery Coverage at full limits, Expense Costs outside the limits and automatic coverage for the Liquor License Holder as an Additional Insured.
- Thank you for the opportunity to quote this risk.

**II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 64 East Dyke Street, Wellsville, NY 14895

**Liquor Liability Coverage**

Classification	Code	Exposure	Limit	Rate	Premium
Bowling Alley	00017	\$61,876 Receipts	\$1M/\$2M	2.052	\$1,270
Top Shelf Including Assault Or Battery At Full Limits	01797	\$61,876 Receipts	\$1M/\$2M	0.684	\$423

Liquor Liability Coverage Premium for Location #1: \$1,693

**Warranted Conditions (as represented on the Liquor Warranty Endorsement)**

- The insured has no knowledge of more than 1 liquor liability and/or assault or battery claims or notification of potential liquor liability and/or assault or battery claims for this location arising out of occurrences within five years prior to the date the application is signed (excluding a liquor liability claim closed without payment because insured found not legally liable).
- The insured has no knowledge of more than three (3) citations, violations, charges or enforcement actions at this location within five (5) years of the date of the application. Of those three (3), no more than two (2) relate to the sale or service of alcohol or criminal activities.
- Employees or other persons are not permitted to consume alcohol during their hours of employment or service.
- Only the insured and its authorized employees or members are permitted to serve alcohol. In the alternative, the insured warrants that persons serving alcohol who are not the insured's authorized employees or members are covered under a policy of liquor liability insurance with limits greater than or equal to the limits of this policy.
- The establishment closes by 2:30 AM daily.
- Alcohol sales cease by 2:00 AM.
- The insured does not offer beer for less than \$2.00.
- The insured does not offer liquor or wine for less than \$3.00.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**III. REQUIRED FORMS & ENDORSEMENTS****Liquor Endorsements**

2110	(09/10) Service Of Suit	L-610	(11/04) Expanded Definition Of Bodily Injury
CG0033	(12/07) Liquor Liability Coverage Form	L-618CNY	(08/11) Amendment Of Premium Audit Conditions - New York
CG2603	(04/09) New York Changes - Liquor Liability Coverage Form	L-657NY	(03/11) Absolute Pollution Exclusion - Liability
IL0017	(11/98) Common Policy Conditions	LLQ-100	(07/06) Amendatory Endorsement
IL0023	(07/02) Nuclear Energy Liability Exclusion Endorsement	LLQ-368	(08/10) Separation Of Insureds Clarification Endorsement
Jacket	(09/10) Commercial Insurance Policy Jacket	LQ-203	(08/07) Additional Insured - Liquor License Holder
L-224NY	(06/11) Punitive Or Exemplary Damages Exclusion	LQ-346	(09/06) Definition of Receipts
L-367BNY	(04/10) Minimum Earned Premium Endorsement	LQ-354	(10/09) Limitation of Coverage to Insured Premises
L-584C	(07/14) Warranty Endorsement	LQ-359	(02/16) Tribal Law Exclusion
L-590	(01/04) Exclusion - New Entities	LQ-428	(03/12) Absolute Firearms Exclusion

**IV. OFFER OF OPTIONAL COVERAGE(S)**

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

<b>Coverage</b>		<b>Additional Premium</b>
Option 1	Waiver of Rights of Recovery	\$50.00

**Important Information**

- If this coverage is desired, add LQ-349 Waiver of Rights of Recovery.
- Prior to adding, we will need to add the applicable additional insured form and will need to know the Name and Address of the entity seeking the waiver and their relationship to the applicant.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

## Liquor Liability Warranty Application

MLQ017Y1836  
Version 2

You or your agent provided the information used to complete the questions below. Please answer all remaining questions in the space provided. By signing this application you are warranting that all information on this application is true and correct.

### I. General Information

Applicant's Name: Bowl M Over Inc. \*\*Customer Quoted\*\*

Form Of Business: ☐ Individual ☒ Corporation ☐ Partnership ☐ LLC ☐ Other: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Web Address: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

Inspection Contact: \_\_\_\_\_

Coverage Desired: ☐ Monoline Liability ☐ Monoline Property ☒ Monoline Liquor

Policy Term: ☐ 3 Months ☐ 6 Months ☐ 9 Months ☒ Annual

Has coverage been cancelled or non-renewed in the last 3 years (not applicable in the state of MO)? ☐ Yes ☐ No

If Yes, provide complete details: \_\_\_\_\_

What year did the business start? 2021

Loss Information for the past 5 years: ☒ None or provide details below

Violations in the past 5 years: ☒ None or provide details below

Please advise all entities requesting to be added as Additional Insured on this policy: ☒ Not Applicable

Complete Name	Address	Interest

Description of Operations:

Bowling Center

Is alcohol ever sold or served away from the premises? ☐ Yes ☒ No

Are General Liability limits equal to or greater than Liquor Liability limits maintained? ☒ Yes ☐ No

Have all owners and principals with a controlling interest been financially solvent (i.e. no bankruptcy filings) for the last 12 months? ☒ Yes ☐ No

Is a valid liquor license maintained if required by ordinance or law? ☒ Yes ☐ No

### II. Locations of Coverage and Corresponding Classifications

Location #1

Address

City

State

Zip

### Liquor Underwriting Information for Location 1

Classification	Liquor Class Code	Premium Basis	Liquor Receipts	Food Receipts
Bowling Alley	00017	Per 100 Gross Liquor Receipts	61876	48172

What is the latest time the establishment will cease the sale of alcohol? (enter format hh:mm PM or hh:mm AM) 10:30 PM

Does the establishment cease the sale of alcohol daily? ☒ Yes ☐ No

Does the establishment utilize an identification scanner on all patrons, regardless of age? ☐ Yes ☒ No

Are all alcohol-serving employees certified in a formal alcohol training course not mandated by the state? ☒ Yes ☐ No

Does the establishment attract a predominantly youthful clientele ranging from 21-25 years of age? ☐ Yes ☒ No

Are bouncers, security or doorpersons ever employed? ☐ Yes ☒ No

What is the lowest beer price offered, including happy hours or specials? \$2.50

What is the lowest price offered for a glass of wine/liquor, including happy hours or specials? \$3.00

How often does entertainment for banquets or receptions occur at this location annually? 0

How many nights of major entertainment? (major entertainment is defined as - Bands with 3 or more members, excluding Jazz Bands; DJ with dancing; Dance Clubs; Dance Halls; or Adult or Exotic Dancing; not including banquet entertainment) 0

What is the entertainment frequency type? Annually

Is the establishment open 24 hours? ☐ Yes ☒ No

What is the latest time the establishment will close? (enter format hh:mm PM or hh:mm AM) 11:00 PM

Are drink specials/happy hours offered after 11:00 PM? ☐ Yes ☐ No

Are drink specials/happy hours offered after 9:00 PM? ☐ Yes ☒ No

Are only the establishment's authorized employees or members permitted to serve alcohol at all events? ☐ Yes ☐ No

Are facilities available for banquets, receptions or private affairs? ☐ Yes ☒ No

Are employees or other persons selling or serving alcohol permitted to consume alcohol during their hours of employment or service? ☐ Yes ☒ No

Has Liquor Liability coverage been cancelled or non-renewed in the past five years? ☐ Yes ☒ No

Is the establishment affiliated with a franchise operation? ☐ Yes ☒ No

Are patrons offered more than two complimentary drinks in one day? ☐ Yes ☒ No

Are "all you can drink", "bottomless drinks" or open bar specials offered? ☐ Yes ☒ No

Are whole bottles of liquor sold for bottle service or set ups offered? ☐ Yes ☒ No

Are drinking games offered or permitted (e.g. beer pong)? ☐ Yes ☒ No

Does the establishment permit "BYOB" (bring your own bottle)? ☐ Yes ☒ No

### III. Limits of Insurance

#### LIQUOR LIABILITY

Each Common Cause \$1,000,000

Aggregate \$2,000,000

### IV. Additional Eligibility Information

Does the Applicant engage in any operations or have any classifications on their premise(s) other than those listed in **Item II Locations of Coverage and Corresponding Classifications?** ☐ Yes ☐ No

**New York Fraud Statement:** 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 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.

**Fraud Statement:** 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 may subject such person to criminal and/or civil penalties and other sanctions.

**Applicant's Warranty Statement:** I warrant that the information provided in this Application, and any amendments or modifications to this Application are true and correct. I acknowledge that the information provided in this Application is material to acceptance of the risk and the issuance of the requested policy by Company. I agree that any claim, incident, occurrence, event or material change in the Applicant's operation taking place between the date this application was signed and the effective date of the insurance policy applied for which would render inaccurate, untrue or incomplete, any information provided in this Application, will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or void any authorization or agreement to bind the insurance. Company may, but is not required, to make investigation of the information provided in this Application. A decision by the Company not to make or to limit such investigation does not constitute a waiver or estoppel of Company's rights.

I acknowledge that this Application is deemed incorporated by reference in any policy issued by Company in reliance thereon whether or not the Application is attached to the policy.

**I acknowledge and agree that a breach of this WARRANTY STATEMENT is grounds for Company to declare void any policy or policies issued in reliance thereon and/or deny any claim(s) for coverage thereunder.**

Applicants Signature\*: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
(Must be Owner, Officer or Partner) (Required) (Required)  
Brokers Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
If your state requires that we have the name and address of your (insured's) authorized Agent or Broker.  
Name of Authorized Agent or Broker: \_\_\_\_\_  
Address: \_\_\_\_\_

**SUBMITTING THIS APPLICATION DOES NOT BIND THE APPLICANT TO PURCHASE INSURANCE.  
ACCEPTANCE OF THIS APPLICATION DOES NOT BIND THE COMPANY TO ISSUE INSURANCE.**



## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

### HUMAN RESOURCES



- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted sexual harassment training and more
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

### PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

### CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

### MARKETING

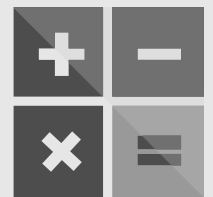


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!







## Bar and Restaurant Product

### Do you have the right coverage?

- ▶ General liability that includes coverage for mental anguish or emotional distress
- ▶ Flexibility to provide coverage for renovations
- ▶ Coverage for your liquor liability exposure

### Why choose our Bar and Restaurant product?

COVERAGE FEATURES	USLI	COMPETITORS
General liability that expands the definition of bodily injury to include mental anguish or emotional distress with no deductible		
Liquor liability coverage available		
Replacement cost coverage available		
Special cause of loss available		
Loss of income coverage including loss of rents available		
Equipment breakdown coverage including a \$250,000 food spoilage sublimit available		
Value Plus endorsement is available on accounts eligible for Special Form offering 15 valuable coverage enhancements including: water back-up, money and securities, employee dishonesty, signs, electronic data, transit and more		
Specialized claims unit with expertise in liquor liability		
Assault or battery covered on many risks		
Defense/Expense costs included outside the limits		

**Insure your financial well-being with a stable company that will be there to pay your claim.**