



**Target Market Product Profile**  
**Taverns & Bars**  
**Commercial Lines**

**TARGETED TYPES**

Neighborhood bars and taverns "Archie Bunker" types  
Owner managed and operated  
Some types of sports bars  
Older hotels with taverns  
Roadside taverns  
Catered to clientele 30 and over  
Occupancies addressed

**UNDERWRITING CONCERNS**

Live entertainment  
Bouncers  
Sports bars with sporting activities on or adjacent to premises (i.e. ballfields, volley ball courts, etc.)  
Student bars  
Risks non-renewed, cancelled, mixed or refused coverage previously  
Loss runs with reserves needed in first 60 days to validate rating and acceptance  
Regular policy calls to location for drug activity

**DRYDEN MUTUAL PROGRAM FEATURES**

- URB Commercial Fire and Liability policy is the prime vehicle for coverage. However, SMP is available where substantial property coverage is involved.
- Rating basis for Premises Liability is on area basis and receipts basis for products coverage. The area used in rating the tavern includes not only the public access areas, but also the bar, kitchen and food preparation areas.
- No Liquor Legal Liability coverage is provided.
- Assault & Battery Exclusion (LS-73) is automatic.
- ACORD applications accepted along with fully completed DMIC Tavern/Restaurant questionnaire.
- No hired or non-owned auto on accounts that provide delivery.

