



AmeriTrust Group's subsidiaries, US Specialty Underwriters (USSU)/ Mackinaw Underwriters LiquorEdge product provides comprehensive coverage options for Liquor Liability for a range of target classes.

*A.M. Best Rated Carriers  
Admitted & Non-Admitted Solutions*

## Target Classes

- Banquet halls & caterers
- Bars & taverns
- Bowling centers
- Convenience stores
- Comedy clubs
- Delicatessens
- Golf courses
- Manufacturers/wholesalers/distributors
- Microbreweries
- Nightclubs (Limited availability)
- Pizza & sub shops
- Private clubs & fraternal organizations
- Restaurants
- Special events
- Wine stores & wineries
- Other commercial establishments with a liquor exposure

## Special Features

- 24 to 48-hour turn-around with completed submissions

## Available Limits

- \$50,000 each common cause, \$50,000 aggregate (MI only)
- \$100,000 each common cause, \$100,000 aggregate
- \$300,000 each common cause, \$300,000 aggregate
- \$500,000 each common cause, \$500,000 aggregate
- \$1,000,000 each common cause, \$1,000,000 aggregate

Nightclubs and any risk with greater than 75% alcohol sales must provide proof of General Liability coverage, including Assault and Battery with limits equal to or greater than the liquor liability limits.

Prohibited Exposures include but are not limited to:

- Any activities that encourage physical contact between patrons
- Employees allowed to consume while on the job
- Excessive state liquor code violations

## Availability

Currently available in

FL, IL, IN, KY, MI, MN, NJ, NV, OH, TN, WI

Additional states to follow



**US SPECIALTY UNDERWRITERS**  
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We can provide you with innovative insurance solutions for YOUR specialty niche market.

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