

# APRIL HOSPITALITY INSURANCE

Whether it's a restaurant, bar, or pub, these businesses share similar exposures ranging from **liquor liability to premises security & food / beverage safety to employee disputes**. To face any eventuality, the owners need to have specific cover for customers, employees, the business and themselves.

At APRIL, we understand that each risk is unique. We focus on offering **tailor-made solutions**, to simplify and meet your Hospitality clients' specific needs.

## Target Clients

- Bars / Pubs / Brew Pubs / Breweries
- Restaurants (Licensed / Fine Dining / Dine in / Take out Restaurants)
- Jazz Clubs
- Pool Halls / Bowling Alleys
- Clubs (Private / Social / Legions)
- Roadhouse / Taverns
- Stand Alone Liquor Stores
- Adult Entertainment Venues
- Sporting Venues with Liquor sales

## Coverage Features

- **Comprehensive package** (see details below)
- **Inclusive extensions coverage**
- **Flexible Business Interruption coverage** including Actual Loss Sustained
- **Legal Expense** coverage included
- **Product Contamination** available for restaurants & breweries that sell products to the public

## Underwriting Considerations

- **Property up to \$10M**, including Boiler & Machinery
- **Commercial General Liability** including Host Liquor Liability- capacity up to \$5M
- **Crime up to \$500,000**
- **Liquor sales up to 100% (60% in Ontario)**
- **Strong Domestic and Lloyd's backed capacity**

APRIL Canada is an MGA backed by worldwide expertise in providing innovative insurance solutions for your hard to place insurance risks across Canada.

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