



Hospitality – Restaurants/Bars/Liquor Webinar

Co-Hosted by: Braishfield and USLI

We are SUPER PUMPED that you are here!!

Agenda

- ▶ Who is USLI
- ▶ Hospitality and Liquor
- ▶ How to Get a Quote with USLI
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ Business Resource Center
- ▶ How to Bind a USLI Policy
- ▶ Questions and Answers

About USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ USLI is an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ They are an industry leader who specializes in underwriting low premium, low hazard specialty insurance products and wants to be your go-to-company for small businesses.



Who is USLI



- ▶ USLI is committed to making a difference through our well-designed products delivered to you with unparalleled speed, service and support.
- ▶ We are passionate about our service reputation and how it reflects on you.
- ▶ Multi-platform delivery (phone, web, email)



Top Classes – On-Premises Food/Alcohol

- ▶ Bar/Tavern
- ▶ Restaurant
 - ▶ Fast Food
 - ▶ Fine Dining
 - ▶ Family Restaurants
 - ▶ Buffets
 - ▶ Food Courts
 - ▶ Table side cooking
- ▶ Banquet Halls
- ▶ Social Clubs
- ▶ Nightclubs
- ▶ Adult Clubs
- ▶ Miscellaneous
 - ▶ Barber Shops
 - ▶ Beauty Salons
 - ▶ Paint Studios
 - ▶ Trampoline Parks



Top Classes – Off-Premises Food/Alcohol

- ▶ Beer, Wine & Liquor Stores
 - 75% or greater alcohol sales
 - Property, GL and Liquor eligible
- ▶ Convenience, Deli, Grocery Stores
 - <75% alcohol sales
 - GL and Liquor eligible
- ▶ Bartending Services
- ▶ Off-Premises Caterers
- ▶ Concessionaire/Vendors

Selling Advantages – Liquor Liability

Liquor Liability

- ▶ No cap on alcohol sales percentage
- ▶ Risks with live entertainment
- ▶ Close time after 12AM (midnight)
- ▶ Bouncers/Doorpersons are acceptable
- ▶ New ventures are eligible
- ▶ Risks catering to a youthful clientele
- ▶ Risks with a prior claim or alcohol violation are eligible
- ▶ Assault or Battery coverage available on most risks
- ▶ Defense Costs/Legal fees outside the liability limits and uncapped

Selling Advantages – General Liability

General Liability

- ▶ Mixed operations
 - Restaurant with a food truck or off-premises catering
- ▶ No liability deductible
- ▶ Admitted in most states
- ▶ Competitive pricing and low minimum premiums

Selling Advantages - Property

Property

- ▶ No fire suppression (Ansul) system requirement
 - Risks with Dry chemical systems or no ansul system are eligible
- ▶ No sprinkler system requirement
- ▶ No building age restriction
- ▶ All construction types
- ▶ All fire protection classes
- ▶ Mixed use buildings

How to Get a Quote



- ▶ Instant Phone Quote – 888-845-1729
 - New opportunity that we are introducing today!
 - Quotes in 5 minutes or less
- ▶ Quote online at www.Braishfield.com
 - Quote 24/7

MULTIPLE QUOTING
METHODS



Leveraging Instant Phone Quote



**We have created a dedicated toll free number
for our Partner Agents**

1-888-845-1729



SAVE



**We are accessible Monday - Friday from 7:00AM-8:00PM
EST and on Saturday's from 9:00AM-1:00PM**

Leveraging Instant Phone Quote



- ▶ Why should you pick up the phone and call?
 - Phone Quoting produces results
 - Higher quote ratios
 - 95.3% Quote/Submission
 - Higher bind ratios
 - 32% Bind/Quote
 - Instant Customer Service



Our Service = Your Sales Advantage

Leveraging Instant Phone Quote



- ▶ Quote business with USLI is over the telephone in 5 minutes or less
 - Immediate access to a team of 60+ underwriters who will help you pre-screen your risk, determine the best product, and quote with an average of 8-10 rating questions
 - More than 50% of the team has retail agency experience
 - Eliminates the time it takes to complete a paper application
 - Phone quoting is available for over 50 products and thousands of classes of business

Leveraging Instant Phone Quote



- ▶ What to expect after the call
 - Copies of the quote, along with a pre-filled application and point of sale materials will be immediately emailed to you.
 - If we are not able to quote a particular risk over the phone, we will warm transfer you over to Braishfield to discuss other possible options.

Instant Phone Quote helps you convert opportunities into cash



CALL
888- 845- 1729
FOR AN INSTANT QUOTE!



For all other inquiries please call
888-335-6616

With just a few questions, we can provide you an Instant Quote for:

COMMERCIAL LINES PRODUCTS

- 1-4 Family Dwellings
- Apartments
- Artisan Contractors (30 classes- see reverse side)
- Beauty/Nail Salon/Barber Shop
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Truck
- Contractor's Equipment
- Convenience Stores/Deli/Grocery/Liquor Store*
- Fitness Centers
- Home Based Business
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Liability
- Main Street Mercantile
- Office Product
- Residential Condominium Units Owners
- Restaurants*
- Special Events*
- The Long Shot (Hole-in-one Coverage)
- Specialty Training Schools (Dance, Music and Tutoring)
- Truckers General Liability
- Vacant Building/Vacant Land (Commercial Use)

PROFESSIONAL/NON PROFIT PRODUCTS

- Arts & Culture
- Community Associations
- Cyber Liability
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Non Profit Directors & Officers Liability
- Property Managers Professional Liability
- Real Estate Errors & Omissions
- Technology Professionals
- Youth Sports

PERSONAL LINES PRODUCTS

- 1-4 Family Dwellings - (DP-1/DP-3)
- Comprehensive Personal Liability
- Condo Unit - Owned/Rented (HO-6)
- Renters (HO-4)
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- Personal Umbrella
- Vacant Land (Personal Use)

* Liquor liability is available for most states
Product and Coverage availability varies by state



Our underwriters are available Monday-Friday: 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET
Quote Online 24/7 at www.braishfield.com

Product, terms and coverages may vary. Not available in all states. Contact your underwriter for details.

04/2019





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ARTISAN CONTRACTOR ELIGIBLE CLASSES

- Air Conditioning Systems or Equipment
- Carpentry- interior
- Carpentry- residential property not exceeding 3 stories
- Carpentry- shop only
- Carpet Cleaning
- Ceiling/ Wall Installation
- Door/Window Installation
- Driveway/ Sidewalk Paving or Repaving
- Drywall/Wallboard Installation
- Electrical Work within buildings
- Floor Covering Installation
- Furniture or Fixture Installation (Metal or Wood)
- HVAC (No LPG)
- House Furnishing Installation
- Janitorial Services
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting- Exterior
- Painting- Interior
- Painting- shop only
- Paperhanging
- Plumbing- Commercial/Industrial
- Plumbing – Residential
- Siding Installation
- Sign Painting or Lettering- Inside Buildings
- Television or Radio Set Receiving Set Installation or Repair
- Tile, Stone, Marble Work
- Upholstering
- Upholstering- shop only
- Window Cleaning



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WEB QUOTING

Leveraging Instant Quote on the Web



- ▶ Quote online at www.Braishfield.com
- ▶ When you are quoting online, you can web chat with one of our Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ Our underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials



Business Resource Center
Resources to help your business grow!



- A variety of services available to both you and your policyholders on all USLI products including:



HUMAN RESOURCES



CYBER RISK



**PRE-EMPLOYMENT AND TENANT
SCREENINGS**



MARKETING



PAYROLL AND TAXES



SAFETY

***Also available in Spanish to better serve your
Spanish-speaking clients!***



► Free services

- Human resources helpline and online resource library
- Safety and occupational health on-site consultation
- Social media and educational resources
- Online and print marketing recommendations

► Discounted services

- Background checks
- Data breach services
- Caliper profiles
- Alcohol and food server safety liquor training
- Signage
- CPR training and certifications

How to Bind a USLI Policy

- ▶ Binding Instructions are located on the Binding Instructions Page, which is attached to each quote
 - In order to request binding, who to send your bind request to at Braishfield
 - What documents to include with your Binder Request
 - Payment Options

USLI Binder Request Instructions

In order to request binding, **Email to:** service@braishfield.com or **Fax to:** 888-335-6615

The following documents must be included with your Binder Request:

- Copy of the Quote, that includes:
 - o Requested Effective Date
 - o Limits Requested (if applicable)
 - o Optional Coverages Requested (if applicable)
 - o Direct Bill Selection and Payment Options (if applicable)
- Completed and Signed Application
- Completed and Signed Terrorism Form (for Commercial Policies ONLY)
- If full payment is collected, a copy of payment check OR if using ACH (E-Check) or Credit Card, a copy of the online payment receipt.
- If using Premium Financing, a copy of the down payment check or online payment receipt AND a copy of the signed Premium Finance Agreement.

If quote is provided on a Non-Admitted basis:

- Completed and Signed Diligent Effort Statement/Surplus Lines Affidavit - Forms can be found by going to the Braishfield Web Portal.

NOTE: For Special Event quotes, **proof of payment is required to be sent with the Binder Request.**

Payment Options

- Payment must be collected prior to submitting your binder request. **Your agency is responsible for any earned premium due to lack of payment to us.**
- For Payment Options, visit the payment options page at: <https://www.braishfield.com>
- If using Premium Financing, a copy of the signed Premium Finance Agreement should be sent with the Bind Request.
- Direct Bill – If quoted on an Admitted Basis and Direct Bill is available. **NOTE:** If Direct Bill option is selected, **DO NOT collect payment from the customer, USLI will bill the customer directly.**

Allstate Agents

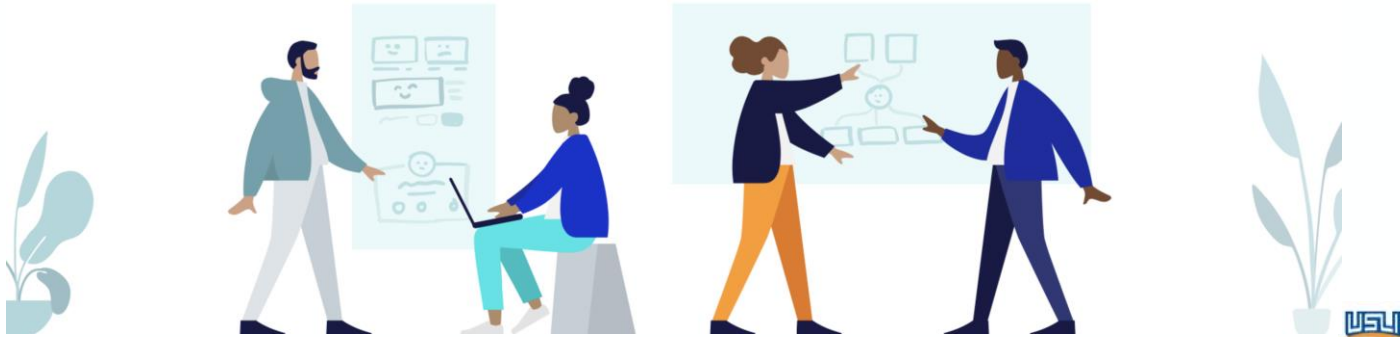
- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

All Other Agents

- o If paying by paper check, the customer's check should be payable to your agency.
- o Payment should be submitted to Braishfield **NET** of commission.
- o Agency Bill Policies - An invoice indicating commission amount and amount due will be supplied to you with the binder or policy. Hold payment until you receive our invoice

Questions?

ANY QUESTIONS??



Moving Forward

- ▶ Thank you for your time
- ▶ Call 888-845-1729 for an Instant Quote
- ▶ Quote online at www.Braishfield.com
- ▶ Contact me for more information:

John Barfield, jbarfield@Braishfield.com

Office number: 888-335-6616

Connect with me via **LinkedIn** [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

Visit us at www.Braishfield.com

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