



# Hospitality Segment: USLI Hospitality & Liquor Products

Co-Hosted by: Braishfield and USLI

**We are SUPER PUMPED that you are here!!**

# Agenda

- ▶ Who is Braishfield
- ▶ Why USLI
- ▶ Who is USLI
- ▶ Trends and Statistics of the Growing Industry
- ▶ Coverages and Products
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ How to Bind
- ▶ Questions and Answers

# Who is Braishfield

- ▶ Established in 1984
- ▶ Write Commercial and Personal Lines for numerous carriers
- ▶ Offer Admitted and Non-Admitted carriers
- ▶ A Member of Bridge Specialty Group
- ▶ Licensed for Property & Casualty, as well as Surplus Lines in all states.

# Why USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ 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 an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ 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 and web)



# Trends in the Market

## **Establishment Industry Trends:**

- ▶ Sales are back on the rise and new businesses are starting up
- ▶ Menu prices are increasing due to higher food, labor, and fuel costs

## **Insurance Industry Trends:**

- ▶ Many carriers have pulled out or pulled back their appetite for this industry making it difficult to obtain coverage; particularly for liquor liability coverage
- ▶ Agents and Wholesalers are re-marketing many accounts

## **Legal Trends:**

- ▶ Rapidly changing legal climate in states
- ▶ Runaway verdicts and social inflation

# Coverage

- ▶ Financial Loss
  - Liquor claims are severe in nature
- ▶ State Laws
  - Dram shop laws
  - State requirements
- ▶ Actions of Others

# Product offerings

- ▶ Restaurants & Fast Food establishments
  - Less than 50% in alcohol sales
  - With or without table service
  - We can consider up to 100% in alcohol sales
    - Paper application submit
- ▶ Beer/Wine/Liquor Stores and Convenience Stores
- ▶ Catering/Bartending services



# Coverage

- ▶ For Restaurants and Beer/Wine/Liquor stores we offer 3 lines of coverage
  - Liquor liability
  - GL
  - Property
- ▶ For Convenience stores
  - Liquor liability
  - GL
- ▶ For Catering/Bartending services
  - Liquor liability
  - GL
  - Inland Marine

# Restaurants & Fast Food establishments

- ▶ New ventures
- ▶ Assault & Battery coverage for GL and Liquor liability in most states
- ▶ No GL or Liquor liability deductibles
- ▶ Late close times
  
- ▶ Items that would require a paper application:
  - More than 50% in alcohol sales
  - Entertainment
  - Dancing
  - Bouncers

# Caterers/Bartending Services

- ▶ New ventures
- ▶ No GL or Liquor liability deductibles
- ▶ Blanket AI for landlords on the Liquor liability and GL

# Beer/Wine/Liquor stores & Convenience stores

- ▶ New ventures
- ▶ No GL or Liquor liability deductibles
- ▶ Easy to quote product
- ▶ Ability to consider receipts of up to \$5,000,000 for GL.
- ▶ No receipts cap on the Liquor liability
- ▶ Late close times
- ▶ Assault and Battery coverage on the Liquor liability

**Instant Quote:**  
**Phone & Web**  
**Call 888-845-1729**



# What Is Instant Phone Quote?

- ▶ The quickest way to get a quote available!
- ▶ When you dial **888-845-1729** you will be connected to one of our 90+ underwriters who are ready to assist you
- ▶ We will then ask the key rating information to generate a premium
- ▶ The underwriter will email that quote directly to you along with a pre-filled application ready for the applicant to verify and sign
- ▶ If we cannot quote a risk over the phone, we will refer you back to **Braishfield**.

# CALL FOR AN INSTANT QUOTE

**888-845-1729**



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

## Commercial Lines Products

- 1-4 Family Dwelling
- Artisan/Trade Contractors
- Beauty Salons and Barber Shops
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Trucks
- Contractor's Equipment
- Convenience/Deli/Grocery/Liquor Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Liquor Liability
- Main Street Mercantile
- The Office
- Residential Condominium Unit Owners
- Restaurants
- Specialty Educators, Trainers and Instructors (dance, music and tutoring)
- Truckers General Liability
- Vacant Building/Land

## Professional/Nonprofit Products

- Arts and Cultural Organizations
- Business/Trade Associations (Chambers, Professional Associations, Business Membership Associations)
- Charitable Organizations (Fundraising Organizations, Supportive Organizations or Foundations)
- Community Associations
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Miscellaneous Errors and Omissions
- Nonprofit Excess/Umbrella
- Nonprofit Directors and Officers
- Property Managers Professional Liability
- Real Estate Errors and Omissions
- Social Services (Food Banks/Soup Kitchens, Counseling Organizations and Youth Programs)
- Sports Organizations
- Technology Professionals

## Personal Lines Products

- Comprehensive Personal Liability
- Dwelling Package
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- HO4-Renters
- HO6-Condo Unit Owners
- Home Based Business
- Personal Umbrella
- Vacant Dwelling

## Special Events

- Festivals and Concerts
- Fundraisers and Sporting Events
- Golf Outings and Hole-in-One Contests
- Trade Shows and Conventions
- Weddings and Parties

**NO ACORD FORMS NEEDED TO QUOTE!**

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  
[braishfield.com/quotes/usli](http://braishfield.com/quotes/usli)

**Main Office**  
888-335-6616

*For binding, endorsements and policy issuance questions,  
please contact us at our main office.*

# 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 directly to you
- ▶ All bind requests should be sent to **Braishfield** at **[service@braishfield.com](mailto:service@braishfield.com)**.

***Instant Phone Quote helps you convert opportunities into cash!***





**WEB QUOTING**

# How to Log In Today



### Login/Create USLI Account

Please provide the following details.

Verification code has been sent. Please copy it to the input box below.

1. Go to [www.Braishfield.com/quotes/usli](http://www.Braishfield.com/quotes/usli)
2. Click 'Quote Now'
3. Click Start a Quote
4. Enter your email and password to access your account
  - New user? Enter your email, click "Send Verification Code," then enter the code you receive and click "Verify Code" to continue
5. Begin Quoting!

## Instant Quote – Online Chat



# Online Underwriting Resolution Through Web Chat

- ▶ 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

***Instant Quote can reduce  
transaction time from days  
to minutes!***

# Get a Quick Quote!



## Call the Instant Quote team at USLI

➤ Dial **888-845-1729**

- ✓ No Acord form needed to quote
- ✓ Underwriters available  
7 a.m. - 8 p.m. Monday through Friday  
9 a.m. - 1 p.m. on Saturday

## Get a quote Online at

[www.braishfield.com/quotes/usli](http://www.braishfield.com/quotes/usli)

- ✓ Quote 24/7
- ✓ No Acord form needed to quote

# 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](mailto: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??





# Contact Braishfield

- ▶ Thank you for your time
- ▶ Visit us at [www.Braishfield.com](http://www.Braishfield.com)
- ▶ Contact me for more information:

John Barfield, [jbarfield@Braishfield.com](mailto:jbarfield@Braishfield.com)

Office number: 888-335-6616

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

Follow us for news, updates and tips!



[facebook.com/  
braishfieldassociates](https://facebook.com/braishfieldassociates)



[instagram.com/  
braishfieldassociates](https://instagram.com/braishfieldassociates)



[linkedin.com/  
company/braishfield](https://linkedin.com/company/braishfield)

*This presentation is intended for the sole purpose of providing a quick reference tool concerning the insurance product(s) described herein. The descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions in applicable policies, but are solely provided as general descriptions of the coverage, rates, eligibility criteria and other underwriting considerations involved. Descriptions contained herein are general and informational only and are not intended to supplement, modify or replace actual policy terms and conditions.*

*Products or policies referenced in this presentation may not be available in all states or for all agents.*

*Agents must be enrolled with Braishfield prior to quoting and binding. If agents are not enrolled with Braishfield prior to quoting, the quote will not be honored and will not be bound.*

*Agents must be properly licensed in all states that they receive a quote in. If agents are not properly licensed, the quote will not be honored and will not be bound.*