



Modern coverage, Old-fashioned service

Whether you own a large sports bar, corner tavern, or trendy gastropub, we understand the unique challenges you face as a bar owner. Badger Mutual's **Sports Bar and Tavern Program** has been crafted with these challenges in mind, addressing the special risks and needs of the bar and tavern industry.

As an insurance carrier that genuinely cares about our policyholders, we understand how important your customers are to you. Our Sports Bar & Tavern Program's comprehensive package of protection, paired with our compassionate service, ensures your customers, and *your business*, are taken care of when you need it most.

Talk to your Badger Mutual Agent about a comprehensive package of protection that responds to the unique needs of the sports bar and tavern industry.



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The Heart of Your Insurance Protection



Sports Bar & Tavern Program

Protecting Your Business



Customize your policy

Every cocktail needs the perfect mix of ingredients – and every bar/tavern needs the perfect mix of insurance coverage. Our agents will work with you to further customize your policy by increasing limits or adding coverages, such as:

- Worker's Compensation*
- Umbrella Liability
- Business Income - Actual Loss Sustained
- Glass
- Signs
- Crime Coverage
- Liquor Liability*
- Inland Marine Coverages

*where available



Silver, Gold & Platinum Extensions

Badger Mutual matches the special risks associated with the bar/tavern industry to an insurance program that provides both property and liability coverage. Our **Restaurant Extension Endorsement**, including **Silver**, **Gold**, and **Platinum** options, provides the coverages listed below:

| EXTENSIONS | SILVER | GOLD | PLATINUM |
|---|------------|--------------|--------------|
| Antennas, Satellite Dishes, Awning/Canopies, Fences & Signs | \$2,500 | \$5,000 | \$20,000 |
| Property Off Premises | \$10,000 | \$20,000 | \$20,000 |
| Increased Costs – Ordinance or Law | \$10,000 | \$20,000 | \$30,000 |
| Personal Effects | \$1,000 | \$5,000 | \$5,000 |
| Personal Property of Others | \$10,000 | \$20,000 | \$20,000 |
| Property in Transit | \$5,000 | \$10,000 | \$10,000 |
| Valuable Papers | \$10,000 | \$20,000 | \$20,000 |
| Newly Acquired Buildings | \$250,000 | \$300,000 | \$300,000 |
| Personal Property-Acquired Locations | \$100,000 | \$150,000 | \$150,000 |
| Trees, Shrubs and Plants | \$1,000 | \$2,500 | \$2,500 |
| SPECIAL COVERAGES | | | |
| Accounts Receivable | \$10,000 | \$20,000 | \$20,000 |
| Food Spoilage | \$2,500 | \$5,000 | \$20,000 |
| Money & Securities | \$2,500 | \$5,000 | \$5,000 |
| Employee Dishonesty | - | \$10,000 | \$25,000 |
| Backup of Sewers and Drains | \$2,500 | \$5,000 | \$20,000 |
| Recharging of Extinguishing System | \$250 | \$5,000 | \$5,000 |
| Foundations, Retaining Walls, Piling, Piers, Wharves or Docks | - | \$5,000 | \$5,000 |
| Fine Arts | - | \$5,000 | \$20,000 |
| ADDITIONAL COVERAGES | | | |
| Food Contamination | - | - | \$20,000 |
| EXTENSION PREMIUM | \$0 | \$150 | \$250 |