Bowling Alley / Bar Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Bowling centers mix recreation, food and a bar, and carriers look at lanes, arcades, leagues, alcohol sales and parties for kids.

WHAT'S COVERED

General liability
Bowler and guest injuries on lanes and floors.

Liquor liability
Bar and lounge alcohol service.

Property
Pinsetters, lanes, scoring systems and building.

Equipment breakdown
Repair of pinsetters and HVAC.

Business income
Lost income while lanes are down.

Good to know
Pinsetter and lane values are often underinsured – update replacement costs before quoting.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Injuries from rented shoes on some forms
- × Assault and battery unless endorsed

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of lanes
- League vs. open play mix
- Bar and food sales
- Arcade and party details
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/bowling-alley-bar/

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