Hookah / Cigar Lounge Insurance

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



OVERVIEW

Hookah and cigar lounges are a hard-to-place class because of hot coals, smoke and late hours, and carriers focus on coal handling and ventilation.

WHAT'S COVERED

General liability
Guest burns and premises injuries.

Product liability
Claims tied to tobacco and hookah products.

Property
Furniture, humidors, inventory and equipment.

Liquor liability
If you serve or allow alcohol.

Business income
Lost income after a fire or covered loss.

Good to know
A dedicated coal station with metal containers and a written coal-disposal procedure is usually the first thing underwriters ask for.

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.

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LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Health claims from long-term tobacco use
- × BYOB alcohol unless disclosed

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

- Smoking license or permit
- Coal handling procedure
- Ventilation system details
- Annual sales by product

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/hookah-cigar-lounge/

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