Nightclub Insurance

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



OVERVIEW

Nightclubs are a tough class – late hours, crowds and dancing drive assault and liquor claims, so carriers focus hard on security and crowd control.

WHAT'S COVERED

Liquor liability
Claims from injuries caused by intoxicated guests.

Assault and battery
Fights and security-related injury claims.

General liability
Slips, falls and crowd injuries on the dance floor.

Property
Sound and lighting systems, bar fixtures and stock.

Business income
Lost income after a covered closure.

Good to know
Licensed security with written use-of-force policies and full camera coverage are often required before a carrier will quote.

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:

- × Assault and battery on many base forms
- × Armed security unless disclosed
- × Promoter-run events not on the application

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

- Occupancy limit from fire marshal
- Security company contract
- Hours and nights open
- Liquor license
- 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/nightclub/

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