



RESTAURANTS, BARS & TAVERNS

Backed by an AM Best “A XV” rated carrier and an underwriting team with over 40 years of hospitality experience, we offer a competitive and customized solution for restaurants, bars, and taverns. Contact us now to learn more about our bespoke insurance solutions specifically designed for your business needs.

WHAT WE OFFER

- * Package
- * Property
- * General Liability
- * Liquor Liability
- * Assault and Battery
- * Hired and Non-Owned Auto
- * Employee Benefits Liability

WHAT WE COVER

- * Restaurants
- * Bars and Taverns
- * Franchised Restaurants
- * Non-Franchised Restaurants
- * Cigar Bars
- * Limited Entertainment

HIGHLIGHTS

- * Assault and Battery Coverage (subject to availability)
- * New Ventures
- * No Liability Deductibles
- * Up to 100% Liquor Receipts Eligible

ELIGIBLE STATES

AZ, CA, DE, FL, GA, IL, MA, MD, MI, MN, MO, NC, NY, OH, PA, RI, SC, TN, TX

SUBMISSION REQUIREMENTS

Completed Acord Applications with Line of Business Supplemental Applications or Crafted Underwriters application.
3 - 5 years currently valued loss runs



CONTACT

Please contact your local RT Specialty broker for additional information.

The descriptions of these programs are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. Crafted Underwriters is a part of SUITELIFE Underwriting Managers, a series of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. Crafted Underwriters works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). ©2026 Ryan Specialty, LLC.