



**CENTREX UNDERWRITERS, INC.**  
**7508 Capital Drive**  
**Germantown, TN 38138**

## **Centrex Hospitality Programs**

Centrex Underwriters, Inc., writes Liquor and General Liability insurance on a brokerage basis in 37 states, plus Washington, D.C. Our liquor program was established in 1988, and our general liability program began in 2012.

The issuing carriers for our program are Hudson Specialty Insurance Company (“HSIC”) and Hudson Excess Insurance Company (“HEIC”), both of which are rated A XV by A.M. Best. HSIC operates on a surplus lines basis in all states in which we do business except New York, where it is a licensed carrier and writes Liquor Liability for non-retail store risks on a New York Free Trade Zone basis. We use HEIC for Liquor Liability coverage on retail store risks located in the State of New York and on all general liability risks in the State of New York, where HEIC operates on a surplus lines basis. Your firm would be responsible for the surplus lines filings on all business placed with us, except for non-retail store liquor liability risks located in the State of New York. We pay 15% commission. Centrex is responsible for issuing and endorsing all policies and for ordering all inspections.

Our liquor program includes most classes of business, including adult entertainment risks, bars and taverns, bowling alleys, clubs (fraternal and non-fraternal), golf clubs, hotels, nightclubs, restaurants, store risks (convenience stores, grocery stores, liquor stores, etc.), and special events. We require that adult entertainment and nightclub risks be in business at the same location and with the same ownership for at least two years. Our carrier offers excellent security, and you should have no trouble placing umbrella coverage above our policy on the Liquor Liability.

Our general liability program includes the same classes of business as our liquor program with the exception of adult entertainment risks, nightclubs, hotels, and special events. In order for us to quote the General Liability, we must quote the Liquor Liability. However, we can still bind coverage on a standalone basis for either line of coverage. Risks that are unacceptable for Liquor Liability will also be declined for General Liability.

Our policy form is on an occurrence basis, and we provide first dollar monoline coverage with no deductible or SIR. Defense costs are in addition to the limit, and we include additional insured-employees coverage with the policy. For an additional charge, assault & battery coverage is broadly available for liquor coverage and on a more limited basis for general liability coverage (no A&B for nightclubs, adult entertainment risks, and special events). For liquor policies, our aggregate limit applies separately to each insured premises unless specified otherwise on some multi-location risks with locations in close proximity to each other. For general liability policies, separate aggregate limits for each insured location are available for purchase. Additional coverages include additional insured coverage, employee benefits liability (claims made basis), TRIA, and stop gap employers liability (only for risks in Ohio, Washington, and Wyoming).