

# Alliance of Beverage Licensees



## It's Your Program!

Group Insurance Solutions, in partnership with the Alliance of Beverage Licensees (ABLE), is proud to be the provider of a specialized insurance program with risk management services for ABLE members across British Columbia. Group Insurance Solutions specializes in helping Canadian associations, buying groups, and independent businesses save money while providing the right level of coverage through specialized group insurance programs. We are here to help you with your insurance needs and help reduce your insurance costs.

**HIP** | HOSPITALITY  
INSURANCE  
PROGRAM

The following insurance coverages exclusively designed for ABLE members are now available:

- Property Insurance
- General Liability Insurance
- Host Liquor Liability Insurance
- Business Interruption
- Crime

## Our Guarantee to You:

- We will understand your business and the risks you face.
- In conjunction with ABLE, we have created a specialized insurance program for your industry.
- We will work with you to determine the right level of coverage to meet your particular needs.
- We will provide consistent and ongoing British Columbia-wide sales and service support for your insurance needs.
- As a participant in the Hospitality Insurance Program, you have the benefit of strength in numbers with preferred group rates.
- The Hospitality Insurance Program will provide each member with immediate premium savings and long-term rate stability.
- The Program will provide an opportunity for returns of premium paid directly to participating members during low claiming years.
- All participating members will have a representative review current coverage limits, including building evaluations, and provide coverage recommendations.



Group Insurance Solutions

Group Insurance Solutions  
[www.westernfgis.ca/able](http://www.westernfgis.ca/able)



ALLIANCE OF BEVERAGE LICENSEES  
FOR A RESPONSIBLE LIQUOR INDUSTRY



# FEATURES AND BENEFITS

## Feature

## Benefit

### Immediate Savings

- guaranteed rate reduction off current policy premium

### Long-Term Rate Stability

- members' future premiums are based upon Program claims, not on insurance market swings

### Ownership of Premiums

- 46% of premiums owned by participating members
- fund pays defined portion of claims; any balance after claims of each year's fund belongs to insured members

### Coverage

- coverage tailored to meet the unique coverage needs of licensed establishments

### Proven Structure

- "protected self-insurance" structure same as for the British Columbia Hotel Association and the Association of Manitoba Municipalities

### Complete Insurance Protection

- insurer pays all claims over the annual deductible fund
- no deficit or retroactive assessment can occur in this program

### Administration

- underwritten by Royal & Sun Alliance Insurance Company, Arch Insurance and Lloyds of London; all AM Best "A" rated insurers
- "protected self-insurance" fund held by Western Financial Insurance Company
- risk management, loss prevention and building evaluation service
- consistent claims handling with control adjusters and lawyers under Group Insurance Solutions' direction on ABLE's behalf

**To take advantage of the benefits of the  
Hospitality Insurance Program, please contact:**

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