



Hospitality Mutual Insurance Company's – Premium Credit Options

Lower Your Insureds' Liquor Liability Premiums!

If any of these apply to your client, be sure to put that information on the application. (Copies of training certificates are required to bind coverage)

- **Alcohol-Awareness Training (10%)**
ALL managers and servers or sales personnel must be certified in an approved alcohol-awareness program. [CLICK HERE](#) to see approved programs. (NOTE: Retail/Liquor Stores that do NOT have trained personnel will be placed in HMIC's standard rating tier, which may increase premium significantly.)
- **Age Verification Systems (5%)** for approved systems.
- **MA Restaurant Association Membership – Let us know if they are a member. HMIC will review and determine credit eligibility.** To become eligible, have insured: [CLICK HERE](#) to join or renew.
- **Fine Dining (10%)** Close by 12:00 AM, charge over \$4 for domestic beer, liquor sales under 60%.
- **Loss Free Credit (20% - 40% varies by state)** 5 years loss-free with Hospitality Mutual.