

MINNESOTA JOINT UNDERWRITING ASSOCIATION  
 445 MINNESOTA ST SUITE 514  
 ST. PAUL, MN 55101  
 1 (800) 552-0013 or (651) 222-0484 fax: (651) 222-7824

MINIMUM LIMITS OF LIABILITY PER MINNESOTA STATUTES  
Coverage Limits of Liability

Bodily Injury	\$ 50,000 each person \$100,000 each occurrence
Property Damage	\$ 10,000 each occurrence
Loss of Means of Support	\$ 50,000 each person \$100,000 each occurrence
Annual Aggregate	\$300,000

ANNUAL RATES FOR ABOVE LIMITS  
 (Per \$100 of Liquor Sales)

--Classification--	--Rate--	---Minimum Premium---
Off Sale Only	\$ .42	\$250
Restaurants/Clubs (Liquor sales LESS than food sales)	\$1.46	\$500
Restaurants/Clubs (Liquor sales MORE than food sales) Bars/Bowling Alleys Combined On/Off Sale	\$3.74	\$750
Special Events	\$5.00	\$125/day

Rate Scale for Indicated Number of Claims (reserved or paid) in Last Three Years

	Bar	Restaurant	Off Sale
No Claims	3.74	1.46	.42
1 Claim	5.60	2.19	.63
2 Claims	7.48	2.92	.84
3 Claims	9.35	3.65	1.05
4 Claims	11.22	4.38	1.26

RATES EFFECTIVE 4/1/03

## INCREASED LIMITS FACTORS

Note – Increased limits are available only to vendors who are REQUIRED to carry increased limits by their local licensing authority. The MJUA requires that it be provided with a copy of the ordinance at the same time an Application is submitted.

The factors shown below must be applied to the rates and minimum premiums shown for the applicable classification on Page 1.

<u>Increased Limits</u>	<u>Factor</u>	<u>Special Event Min. Premium</u>	<u>Special Event Rate Per \$100 of Sales</u>
100/100/20	1.14	\$142.50	\$5.70/100
200/200/40	1.27	\$158.75	\$6.35/100
300/300/60	1.37	\$171.25	\$6.85/100
500/500/100	1.50	\$187.50	\$7.50/100
500/1000/100	1.52	\$190.00	\$7.60/100
1M/1M/300	1.64	\$205.00	\$8.20/100
300/1M	1.42	\$177.50	\$7.10/100
200/600	1.31	\$163.75	\$6.55/100
1M/2M	1.66	\$208.00	\$8.32/100

### Special Event Coverage

This coverage is available through the MJUA subject to the same requirements and conditions applicable to other risks. The MJUA requires:

1. a fully completed application signed by the applicant/licensee;
2. a copy of applicant's liquor license or of the application for a pending license;
3. documentation of liquor receipts;
4. a copy of the ordinance if increased limits are required;
5. 100% of the premium must accompany the application.

The rate for the minimum limits of liability under Minnesota Statutes is \$5 per \$100 of gross liquor receipts. Minimum premium is \$125/day for events of 4 days or less. For events of 5 days or more, the minimum premium is \$625. The \$5 rate applies to sales in excess of sales necessary to generate the minimum premium. You must maintain daily records of receipts for events of less than 5 days. A written rejection is not presently required for a "Special Event".

### Effective Date

Coverage cannot be bound earlier than 12:01 a.m. the day following receipt by the MJUA of the application, ALL required documentation, and the deposit premium. AGENTS DO NOT HAVE BINDING AUTHORITY.