

Liquor Liability Program

A toast to increased profits

Eligible accounts include restaurants, bars/taverns, casinos, clubs, convenience stores, grocery stores, hotels/motels, package/liquor stores, special events, breweries, wineries and liquor manufacturers/distributors whose employees have had alcohol awareness and server training.

- Available on a monoline or package basis
- Low minimum premiums

Program features

Liquor liability coverage

- Primary limits up to \$1,000,000 occurrence/\$3,000,000 aggregate
- No deductible required
- Excess or umbrella limits up to \$25,000,000 (Umbrella coverage not available for monoline liquor liability)

Underwriting considerations

- Alcohol awareness training if serving alcohol (TIPS, TOPS)
- Prefer accounts where 50% or more of the clientele is over age 30
- Credits available on specific accounts that have less than 25% of liquor sales in relation to total sales
- Assault and/or battery limited liability coverage form (per event) included with \$25,000/\$50,000 limits for bars and taverns (not applicable in AL, CA, FL, HI, MN, MS, NC and TX)



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