

# Liquor Liability Program

## A toast to increased profits.

Offered by our specialty carrier, rated A+XV by A.M. Best.

Eligible accounts include Restaurants, Bars/Taverns, Clubs, Convenience Stores, Grocery Stores, Hotels/Motels, Package 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

### Liquor Liability Coverage

- Primary Limits up to \$1,000,000 Occurrence/  
\$3,000,000 Aggregate
- No Deductible required
- Additional Interests available—\$100 each
- Excess or Umbrella Limits up to \$25,000,000  
(Umbrella Coverage not available for monoline  
Liquor Liability)

### Underwriting Considerations

- Alcohol awareness training (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 MI, MN, and TX)



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