

Liquor Liability



Businesses that sell and serve alcohol have a critical need for comprehensive Liquor Liability coverage, especially in today's litigious environment and what most insurance companies offer varies widely.

Product Highlights

- Monoline Liquor Liability for establishments that sell or serve alcoholic beverages, offering protection for covered claims of negligent sale or service
- Key Advantages:
 - Assault & battery included or available for additional premium
 - No cap on alcohol sales
 - Defense costs outside the limit
 - Coverage for insureds' on-premises and off-premises operations on one policy
 - Liquor License Holder included as Additional Insured automatically
 - Coverage available for both licensed and unlicensed operations
- Offered in all states except AK, AL, LA, MS, MT, RI, SC, and WV

Limits Available

- Up to \$1,000,000/\$2,000,000 Liquor Liability

Preferred Classes

- Retail Liquor/Convenience Stores
- Restaurants
- Private Fraternal Clubs
- Banquet Halls
- Caterers/Bartending Services
- Wholesale Distributors
- Various Unlicensed Risks
- Host Liquor Risks

Restricted Classes

- Bottle Service
- Aggressive drink specials
- Multiple prior Liquor and/or Assault & Battery claims
- Territorial restrictions could apply
- Band/DJ entertainment
- Bouncer/security/doorperson
- Self-service of alcohol
- Nightclubs, adult clubs, dance clubs
- Billiard/pool halls

Quote and Issue in minutes with Fast Track OR

Send submissions to: micropc@westchester.com

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