

Westchester® Small Business

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
  - Defense costs outside the limit
  - Coverage for insureds' on-premises and off-premises operations on one policy
  - Liquor License Holder automatically included as Additional Insured
- 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
- Wholesale Distributors

Restricted Classes

- 50% or more alcohol sales
- Bottle Service
- Aggressive drink specials
- Any 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
- Bowling alleys
- Unlicensed Risks

Quote and Issue in minutes with Fast Track
OR

Send submissions to: micropc@westchester.com

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

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