

# Liquor Liability Endorsement to Business **Owners Policy**

#### Eligibility

Alcoholic Beverage Stores	Restaurants
Businesses such as liquor stores and boutique beverage	Restaurants serving alcohol face risks including on-
stores specialize in selling a wide range of alcoholic	premises consumption risks and alcohol related risks
beverages. Alcoholic beverage stores may also host	such as fights or accidents. If a guest becomes
sampling events or tastings that increase their exposure to	intoxicated and causes harm to themselves or others,
claims related to intoxicated attendees. Liquor liability	the restaurant may be held liable. The costs of defending
insurance protects alcoholic beverage stores against	against claims or paying settlements related to alcohol-
claims related to the sale or distribution of alcohol. These	related incidents can be substantial. Liquor liability
claims may include bodily injury or property damage	insurance helps cover legal fees, settlements, and
caused by intoxicated patrons.	damages, safeguarding the restaurant's financial health.
Beer/Wine Distributors	Liquor Handlers
Beer and wine distributors act as middlemen between	Liquor handlers are involved in the production,
breweries or wineries and retailers such as grocery stores,	distribution, sale, or service of alcoholic beverages. They
liquor stores, bars, restaurants, and convenience stores. Beer	share in liquor handling, for resale or direct consumption.
distributors need liquor liability coverage to mitigate the risks	Liquor liability insurance is essential for liquor handlers
of supplying alcoholic beverages, including legal, financial,	because it protects against claims that arise from the
and reputational exposure.	service, sale, or distribution of alcohol.

### Coverages

#### Liability Coverages:

The Liquor Liability endorsement provides coverage for bodily injury and property damage arising out of selling, serving or furnishing alcoholic beverages. Some exclusions apply. Liquor Liability coverage is currently unavailable in AK, AL, DC, SC, and VT.

## **Limits and Sub-limits**

- A. Liquor Liability coverage limits are separate from and in addition to the General Liability limits.
- B. Maximum limits are \$1,000,000 Occurrence / \$2,000,000 Aggregate
- C. State statutory limits apply in: CT, IA, IL, MN, and UT

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