

Liquor Liability Endorsement to Business Owners Policy

Eligibility

Alcoholic Beverage Stores

Businesses such as liquor stores and boutique beverage stores specialize in selling a wide range of alcoholic beverages. Alcoholic beverage stores may also host sampling events or tastings that increase their exposure to claims related to intoxicated attendees. Liquor liability insurance protects alcoholic beverage stores against claims related to the sale or distribution of alcohol. These claims may include bodily injury or property damage caused by intoxicated patrons.

Restaurants

Restaurants serving alcohol face risks including on-premises consumption risks and alcohol related risks such as fights or accidents. If a guest becomes intoxicated and causes harm to themselves or others, the restaurant may be held liable. The costs of defending against claims or paying settlements related to alcohol-related incidents can be substantial. Liquor liability insurance helps cover legal fees, settlements, and damages, safeguarding the restaurant's financial health.

Beer/Wine Distributors

Beer and wine distributors act as middlemen between breweries or wineries and retailers such as grocery stores, liquor stores, bars, restaurants, and convenience stores. Beer distributors need liquor liability coverage to mitigate the risks of supplying alcoholic beverages, including legal, financial, and reputational exposure.

Liquor Handlers

Liquor handlers are involved in the production, distribution, sale, or service of alcoholic beverages. They share in liquor handling, for resale or direct consumption. Liquor liability insurance is essential for liquor handlers because it protects against claims that arise from the 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