



Liquor Liability Product

Claim Examples

- ▶ **Bar/Tavern** – A minor and his friend were served a beer at a local neighborhood bar. Shortly after leaving, the underage driver lost control of his vehicle and struck a telephone pole. His friend suffered injuries as a result of the accident. Witnesses later testified that the bartender had not requested proper identification. Suit was brought against the bar claiming illegal service to a minor. **The claim settled for \$60,000 and expense costs totaled \$25,000.**
- ▶ **Bar/Tavern** – A young couple was served several drinks at a popular downtown bar. An hour after leaving the establishment, their vehicle crossed over two lanes of traffic and collided head-on with a tractor-trailer. The driver of the truck was severely injured. Suit was brought against the bar for negligent service and failing to properly train employees. **The policy limit of \$500,000 was exhausted and expense costs totaled \$50,000.**
- ▶ **Restaurant** – Three friends enjoyed some drinks together at a local upscale restaurant. Just before leaving, they ordered a six-pack of beer to go. On their way home, a police officer noticed the passengers were throwing objects out the car window. A chase ensued, the driver lost control and the vehicle flipped over. One of the passengers was pronounced dead at the scene and another died later at the hospital. The parents of one of the decedents filed a wrongful death claim against the restaurant. **The case settled for \$400,000 and expense costs totaled \$59,000.**
- ▶ **Concessionaire** – A concert attendee was served at least eight beers over the course of the evening. On the way home, his vehicle was travelling at a high rate of speed and he rear-ended another vehicle. Two passengers in the other car were ejected from their vehicle and suffered serious injuries. Both of the injured parties brought suit against the beer vendor for negligent service. **The claim settled for \$1,000,000 and expense costs totaled \$77,000.**
- ▶ **Bowling Alley** – A young woman and her boyfriend went to a local bowling alley and consumed three pitchers of beer during the evening. An argument ensued, and the boyfriend left the bowling alley alone. A short time later, his vehicle hit a construction worker who was putting cones on the highway. The construction worker suffered a broken pelvis, head injuries and facial fractures. Suit was brought against the bowling alley for negligent service. **The claim settled for \$200,000 and expense costs totaled \$15,000.**
- ▶ **Retail Store** – A 16-year-old boy purchased beer from a local retail store, and the store's employee failed to request proper identification. The boy took the beer to an underage drinking party. His 20 year-old sister arrived to take him home and she also consumed some beer as well. On the way home, she flipped her convertible and her brother was ejected from the vehicle and died as a result of his injuries. The mother of the boy brought suit against the retail store. Even though the sister who was driving the vehicle did not purchase the alcohol, the retail store was held liable due to the illegal sale to a minor. **Damages in the amount of \$580,000 were awarded and expense costs totaled \$100,000.**
 - About three in every ten Americans will be involved in an alcohol-related crash at some time in their lives.
 - Habitual drunk drivers/repeat offenders make up more than one-third of drivers arrested for impaired driving.
 - Motor vehicle crashes remain the number one cause of death among ages 15-20.
 - Depending on the state, an employer may be held responsible if an inexperienced or untrained employee sells alcohol to a minor, an intoxicated person or habitual drunkard.