



# Why You Need Liquor Liability Insurance

## Why you need liquor liability insurance:

- ▶ You could be held liable for serving an intoxicated or underaged person
- ▶ Employers can be held liable for employees who sell or serve alcohol in violation of state laws
- ▶ Managing the litigation process of a liquor liability claim can be time consuming and mentally overwhelming
- ▶ Even if the establishment is found not liable, defense costs can exceed \$100,000
- ▶ Insurance is a known expense compared to the unknown financial impact of defense costs and court verdicts

## What can you do to protect yourself?

- ▶ Transfer the financial risk by purchasing liquor liability coverage from an insurance company rated A++ Superior by A.M. Best
- ▶ Purchase your coverage from a company with over 30 years experience underwriting liquor liability risks and a dedicated claims unit with special expertise in handling liquor liability claims

COVERAGE FEATURES	USLI	COMPETITORS
Expense costs outside of policy limits		
Assault of battery coverage available on most risks		
Automatic coverage for liquor license holder as additional insured		
Employees included as insureds at no additional premium		
No deductible		

## If you've chosen not to purchase liquor liability coverage, please read and sign below.

1. We acknowledge that our agent has fully explained the potential liquor liability risks associated with the operation of our company/organization
2. We understand that we have the option of purchasing liquor liability insurance that can protect our company/organization against the potential for significant monetary loss, including cost of defense from liquor liability claims. We further acknowledge that our agent has recommended that we purchase the coverage and has provided us with one or more quotes for the same.
3. We understand that by choosing not to purchase such insurance, we are foregoing valuable protection which means our company/organization will be responsible for paying the cost of defending and settling any and all liquor liability claim(s) made against us.

*\*Some restrictions or conditions may apply*

Name: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.