

LIQUOR LIABILITY

If you have clients with businesses that sell alcohol, there is always a chance their business may be held liable for their actions such as selling alcohol to a minor or to a patron who is visibly intoxicated.

You can help your clients take steps to protect themselves in the event such an occurrence arises. Even if an establishment is not found liable, defending a liquor claim can be quite costly.

Consider the following scenarios:

After having several drinks at one bar, a patron walks into another and is served one drink. While driving home, she enters the opposing lane and collides head-on with another vehicle causing the other driver and passengers to sustain serious injuries. They sue the establishment for contributing to the intoxication of the patron who caused the crash.

A patron under the legal drinking age enters an establishment and is served a few drinks. After leaving, he is involved in an accident and injures a third party. The injured party sues alleging the illegal sale of alcohol to a minor.

A patron is served alcohol at an establishment and is struck and killed by an automobile while walking home. The estate of the deceased sues alleging the negligent service of alcohol directly contributed to the accident.

Two patrons are involved in a fight. One patron sustains injuries and sues the establishment alleging the negligent service of alcohol caused the fight.

When it comes to liquor liability, each state has a unique set of needs. Our underwriters have the experience and knowledge to help you find coverage for your client's risks in your state.

Classes Covered

- Bars
- Gentlemen's Clubs
- Nightclubs
- Private Clubs
- Restaurants
- Special Events
- Taverns

Key Product Features

- Assault & Battery coverage available with both general liability and liquor depending on the carrier
- Excess liability including excess liquor is also available

Liquor Liability can be written monoline or as a package for a variety of classes.

Call your Arlington/Roe Commercial Lines Binding underwriter at 800-878-9891.