



Liquor Liability

Some days trouble will find you. Be sure your business is protected.

Why purchase Liquor Liability insurance for your business?

General Liability insurance policies typically do not cover Liquor Liability claims.

Any establishment that sells, serves or assists in the purchase of liquor opens its doors for a liability claim as a consequence of someone getting intoxicated to the extent that injuries or property damage are the result.

When someone is injured or property is damaged, almost all states allow claims against the alcohol server. Even if your business is located in one of the few states where such a claim is not allowed, you may still have to pay for legal expenses to get claims dismissed, claims from neighboring states where claims are allowed, or claims arising from navigable waterways, which may be allowed under federal law.

FOUNDERS' BROAD MARKET DIRECTION INCLUDES

- Bars, Taverns, Pubs, Cocktail Lounges
- Nightclubs, Discotheques, Dance Bars
- Adult Entertainment Clubs
- Restaurants
- Banquet Halls
- Grocery Stores, Convenience Stores, Liquor Stores, Other Off-Premises Sales
- Fraternal Organizations, Social Clubs, Civic Organizations, Private Clubs
- Entertainment Venues, Comedy Clubs, Dinner Theaters
- Billiards, Pool Halls, Bowling Alleys
- Alcoholic Beverage Distributors

FOUNDERS' LIQUOR LIABILITY COVERAGE FEATURES

- Policy limits up to \$1 million per occurrence/\$2 million aggregate (except AL)
- Assault & Battery coverage up to \$1 million (coverage not available in AL)
- A&B inclusive to policy limits in the states of IA, IL, and MN
- Defense costs covered in addition to policy limit.
- Additional insured coverage available
- No deductible
- Special event coverage – can include both liquor liability and general liability Private Clubs
- Premiums based upon type of risk and annual liquor receipts
- Discounts available for each type of risk (subject to eligibility)

FOUNDERS' EXPERIENCE

- Liquor Liability insurer since 1959
- In-depth knowledge of all states' laws

FINANCIAL STRENGTH

- A.M. Best Rating of A- (Excellent)
- Better Business Bureau Rating A+

SUPERIOR CLAIM SERVICE

- Convenient claim reporting
 - ▶ Email commercialnewclaims@foundersinsurance.com
 - ▶ Toll Free (800) 972-8778
 - ▶ Fax (847) 768-0188
- Thorough investigations
- Periodic status updates



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Programs are subject to change without notice. All risks are subject to underwriting upon receipt and review of a completed application and/or inspection of the premises to be insured. If a policy is issued, the limits, exclusions, conditions, and other terms of the policy and Declarations shall control. Not all products or coverage options are available in all states.