

Small Commercial

Liquor Liability



Target Classes

- Banquet halls & caterers
- Bars & taverns
- · Bowling centers
- Convenience stores
- Comedy clubs
- Delicatessens
- Golf courses
- Manufacturers/wholesalers/ distributors
- Microbreweries
- Nightclubs (Limited availability)
- Pizza & sub shops
- Private clubs & fraternal organizations
- Restaurants
- Special events
- · Wine stores & wineries
- Other commercial establishments with a liquor exposure

Special Features

• 24 to 48-hour turn-around with completed submissions

Available Limits

- \$50,000 each common cause, \$50,000 aggregate - select states
- \$100,000 each common cause, \$100,000 aggregate
- \$300,000 each common cause, \$300,000 aggregate
- \$500,000 each common cause, \$500,000 aggregate
- \$1,000,000 each common cause, \$1,000,000 aggregate

Nightclubs and any risk with greater than 75% alcohol sales may be required to provide proof of General Liability coverage, including Assault and Battery with limits equal to or greater than the liquor liability limits.

Prohibited Exposures include but are not limited to:

- Any activities that encourage physical contact between patrons
- Employees allowed to consume while on the job
- Excessive state liquor code violations

Availability

AZ, CA, FL, IA, IL, IN, KS, KY, MI, MN, NJ, NV, OH, OK, OR, SD, TN, WI

Contact Us Today

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