



WHY BUSINESSES NEED LIQUOR LIABILITY COVERAGE

- Claims are generally low in frequency, but high in severity.
- These are highly emotional claims (generally car accidents) and a specialized legal council is necessary.
- Your biggest risk is service to a minor or an intoxicated person.
- General Liability coverages do not cover claims arising out of the sale or service of alcohol.
- You can't be 100% certain that all your services will make the proper judgement decisions 100% of the time.
- Businesses with alcohol on-site OR off-site need Liquor Liability.

PURCHASE A LIQUOR LIABILITY POLICY TO AVOID THESE POTENTIAL OUT-OF-POCKET LOSSES.

