Bar / Tavern Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Bars, taverns and restaurants face risks most businesses never see: liquor liability under state dram shop laws, assault and battery claims, kitchen fires and spoilage. Many standard carriers avoid alcohol-heavy venues, so we work with specialty hospitality markets to build a package that fits your liquor sales, hours and entertainment.

WHAT'S COVERED

Liquor liability
Claims from injuries caused by an intoxicated patron.

Assault and battery
Fights and altercations on or near your premises.

General liability
Patron slips, falls and premises injuries.

Property
Building, bar fixtures, coolers and liquor stock.

Business income
Lost income after a fire or other covered loss.

Spoilage
Food and beverage stock lost when coolers fail or power goes out.

Employment practices
Harassment and wrongful termination claims from staff.

Workers compensation
Kitchen burns, cuts and slip injuries to your employees.

Good to know
ID scanning, trained door staff and a closing time before 2 am noticeably improve the number of markets willing to quote. Your liquor sales as a percentage of total sales drives much of the price.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Assault and battery on many base policies unless added back
- × Employee injuries
- × Serving minors in some states

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Alcohol vs. food sales split
- Capacity and closing time
- Security staffing details
- Liquor license number
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/bar-tavern/

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