Liquor Liability

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



OVERVIEW

Liquor liability protects businesses that make, sell or serve alcohol when an intoxicated customer injures someone or damages property. Under state dram shop laws, a bar, restaurant, store or event can be held responsible for over-serving. General liability policies exclude this for businesses in the alcohol trade, so a separate liquor policy or endorsement is needed, and many states and landlords require it for a liquor license or lease.

WHAT'S COVERED

Dram shop claims
Injuries caused by a patron you served or sold to.

Assault and battery option
Add-on for fights involving intoxicated guests.

Employee serving errors
Over-service or serving minors by your staff.

Defense costs
Attorney fees to defend a liquor lawsuit.

Additional insureds
Landlords and event hosts added as required.

Good to know
Carriers rate on annual alcohol receipts, so have an honest split of liquor, beer and wine sales and proof of server training.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Intentional serving to minors in some states
- × Assault and battery unless endorsed
- × Employee injuries

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

- Annual alcohol receipts
- Liquor license
- Server training certificates
- Closing time
- 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/liquor-liability/

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