Taproom / Tasting Room Insurance

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



OVERVIEW

Taprooms and tasting rooms are liquor-driven, so carriers look at alcohol receipts, pour limits, food service and the events you host.

WHAT'S COVERED

Liquor liability
Claims from patrons who drink and cause harm.

General liability
Guest slips, falls and premises injuries.

Property
Taps, coolers, furniture and stock.

Events
Trivia nights, music and private parties.

Business income
Lost sales after a covered loss.

Good to know
Pour limits per guest and food on site (even a food truck) help liquor pricing.

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:

- × Assault and battery on some forms
- × Production operations unless disclosed

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 sales
- Liquor license
- Hours and events
- Food arrangements

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/taproom-tasting-room/

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