

RETAIL LIQUOR STORE PRODUCT - LIQUOR LIABILITY



© Eligible classes include, but are not limited to:

Alcohol importers	Delicatessens
Alcohol manufacturers	Gas stations
Beer distributors	Grocery stores
Beverage distributors	Retail liquor stores

PRODUCT ADVANTAGES

- ▶ Expense outside the limit
- ▶ Assault or battery coverage is included at full limits
- ▶ Fifteen percent liquor liability credit available for responsible establishments with a formal third-party server awareness training program
- ▶ Fifteen percent liquor liability credit available for establishments that close by 8 p.m.
- ▶ Five percent liquor liability credit available for establishments that utilize an electronic ID scanner
- ▶ Ability to consider:
 - Risks with one prior claim in the past five years for liquor liability in many states
 - Risks with prior liquor violations
 - New ventures
 - 24-hour operations
 - A wide variety of operations in addition to takeout alcohol sales, which can be combined on one policy including on-premises exposures (bar and restaurant) and distribution of alcohol (includes kegs, etc. if risk manufactures or imports alcohol)
- ▶ Ability to consider some risks for package coverage to include property, general liability, liquor liability, crime, equipment breakdown, hired and non-owned auto, excess and umbrella Per location aggregate automatically offered for multi-location risks
- ▶ Ability to write:
 - Risks with alcohol receipts up to 100 percent
 - On-premises tastings and samplings of alcohol

AVAILABLE LIMITS

- ▶ Liquor liability available up to \$1,000,000/\$2,000,000
- ▶ No cap on annual sales
- ▶ Liquor liability deductible is \$0



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Alcohol serving training
- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions

MOST COMMON INELGIBLE RISK CHARACTERISTICS

- ▶ Liquor: This product is available in all states except AL, AK, IL, LA, MS, MN, OR, RI and WV
- ▶ Risks with more than one claim in the past five years
- ▶ Risks with more than two violations in the past five years
- ▶ Alcohol sold outside of our allowable time frame

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

