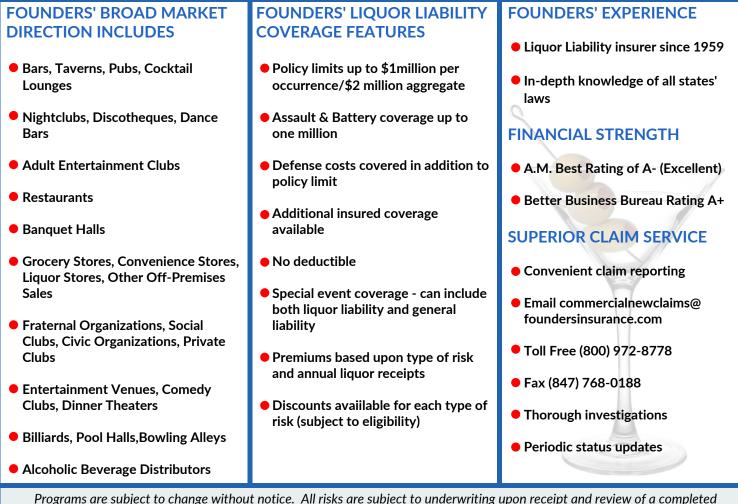


## Why purchase Liquor Liability insurance for your business?

General Liability insurance policies typically do not cover Liquor Liability claims.

Any establishment that sells, serves or assists in the purchase of liquor opens its doors for a liability claim as a consequence of someone getting drunk to the extent that injuries or property damage are the result.

When someone is injured or property is damaged, almost all states allow claims against the alcohol server. Even if your business is located in one of the few states where such a claim is not allowed, you may stiill have to pay for legal expenses to get claims dismissed, claims from neighboring states where claims are allowed, or claims arising from navigable waterways, which may be allowed under federal law.



Programs are subject to change without notice. All risks are subject to underwriting upon receipt and review of a completed application and/or inspection of the premises to be insured. If a policy is issued, the limits, exclusions, conditions, and other terms of the policy and Declarations shall control. Not all products or coverage options are available in all states.

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