

BEER, WINE AND LIQUOR STORES



This product targets stores with 75% or more of total sales dedicated to beer, wine and liquor for off-premises consumption. Coverage is also available for businesses that distribute or sell beer, wine or liquor on a wholesale basis.



COVERAGE AND PRODUCT FEATURES

Monoline or complete package terms available on one policy including:

- ▶ General liability
- ▶ Liquor liability
- ▶ Property
- ▶ Equipment breakdown
- ▶ Crime
- ▶ Assault and battery coverage included within liquor liability coverage limits
- ▶ Admitted in most states
- ▶ Hired and non-owned auto coverage available
- ▶ No liability deductible
- ▶ New ventures are eligible
- ▶ On premises tastings/samplings are eligible
- ▶ Delivery available

LIMITS OF INSURANCE

- ▶ General liability limits up to \$1 million per occurrence/\$3 million aggregate
- ▶ Liquor liability limits up to \$1 million per occurrence/\$2 million aggregate
- ▶ Property limits up to:
 - \$3 million for risks located in protection classes 1-8
 - \$1 million for risks in protection classes 9-10 as well as coastal zones (*wind exclusions may apply*)

ADDITIONAL ADVANTAGES

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES

A customer shopping at a grocery store went to use the restroom. The tile floor area just outside of the restroom was wet. The customer slipped and fell, breaking their arm. **They filed a lawsuit against the grocery store for pain and suffering, medical bills, and rehabilitation expenses.**

A 19-year-old was consuming beer he purchased at a local gas station when he crashed his car into a tree. The passenger in his vehicle sustained significant brain damage, fractured legs and other internal injuries. **The passenger sued the gas station for selling alcohol to a minor. The claim settled for the full policy limits of \$1 million.**

A convenience store denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the convenience store was named in the suit. **Ultimately, the convenience store was not found liable, but expense costs totaled \$75,000.**

An adult woman purchased a bottle of alcohol at a local liquor store. Her husband previously instructed all nearby stores not to sell alcohol to her because she was an alcoholic. The day after purchasing the bottle of alcohol, the woman drowned after falling or jumping off a bridge. **The deceased's family brought suit against the liquor store for selling alcohol to a known alcoholic, and the case settled for \$850,000.**