

Westchester

A Chubb Company

LIQUOR LIABILITY COVERAGE



Businesses that sell and serve alcohol have a critical need for comprehensive Liquor Liability coverage, especially in today's litigious environment and what most insurance companies offer varies widely. The ACE Commercial Risk Services Liquor Liability policy not only serves all types of hospitality risks including hard-to-place bars and nightclubs, but offers Assault & Battery coverage and liability limits up to \$1,000,000/\$2,000,000.

Product Highlights

- Monoline Liquor Liability for establishments that sell or serve alcoholic beverages, offering protection for covered claims of negligent sale or service
- Key Advantages:
 - Assault & battery included or available for additional premium
 - No cap on alcohol sales
 - Defense costs outside the limit
 - Risks with security and major entertainment acceptable
 - Liquor License Holder included as Additional Insured automatically
 - Coverage available for both licensed and unlicensed operations

Limits Available

- Liquor Liability—limits up to \$1,000,000/\$2,000,000 available
- No sublimit on Assault & Battery (\$100,000/\$300,000 sublimit on adult clubs only)

Preferred Classes

- Bars
- Restaurants
- Private Fraternal Clubs
- Retail Liquor/Convenience Stores
- Nightclubs
- Adult/Gentleman's Clubs
- Banquet Halls
- Caterers/Bartending Services
- Wholesale Distributors

Restricted Exposures

- Wineries
- Bottle Service
- Multiple prior Liquor and/or Assault & Battery Claims
- After-hours clubs
- Territorial restrictions could apply

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