



LIQUOR LIABILITY

An establishment that sells, serves or assists in the purchase of liquor opens its doors for a liability claim. When someone is injured or property is damaged, almost all states allow claims against the alcohol server. Further, General Liability policies typically do not cover liquor liability claims. Ensure that things go right, when things go wrong, with Midlands.

HIGHLIGHTS

- Policy limits up to \$1,000,000 per occurrence/\$2,000,000 aggregate
- Assault and battery coverage up to \$1,000,000
- Defense costs covered in addition to policy limit
- Additional insured coverage available
- No deductible
- Special event coverage available: can include both liquor liability and general liability
- Premium based on type of risk and annual liquor receipts
- Discounts available for each type of risk
- Fast quote and policy turnaround
- Convenient claims reporting and expedient resolution

CLASSES

Banquet Halls • Bars • Taverns • Pubs • Cocktail Lounges • Nightclubs • Discotheques • Dance Bars • Adult Entertainment Clubs • Restaurants • Grocery Stores • Convenience Stores • Liquor Stores • Other Off-Premises Sales • Fraternal Organizations • Social Clubs • Civic Organizations • Private Clubs • Entertainment Venues • Comedy Clubs • Dinner Theatre • Billiards • Pool Halls • Bowling Alleys • Alcoholic Beverage Distributors



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 **MIDLANDS**

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