

LIQUOR LIABILITY

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

Quote and issue in minutes with ACE Solutions Fast TrackSM www.aceonline.com

Send submissions to: CRSPackage@acegroup.com or call 888.762.9223



Insurance provided by insurers within the ACE Group. The product information above is a summary only. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states. Surplus lines insurance sold only through surplus lines producers.

ACE Commercial Risk Services is a division of the ACE Group providing specialty insurance products for small business in North America. We offer our products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information on ACE Commercial Risk Services can be found at www.acecrs.com.