



LIQUOR LIABILITY

ABOUT THIS COVERAGE

Liquor Liability not only insures all types of hospitality risks — including hard-to-place bars and nightclubs — but offers assault & battery coverage, and liability limits up to \$1 million/\$2 million.

PRODUCT HIGHLIGHTS

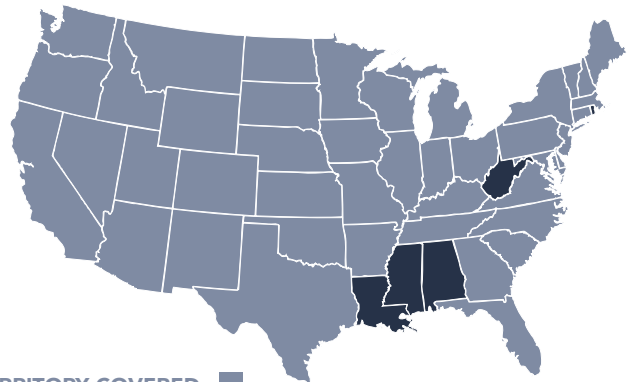
- Monoline Liquor Liability for establishments that sell or serve alcoholic beverages, offering protection for covered claims of negligent sale or service
- Key Advantages:
 - Assault & battery included or available for additional premium
 - No cap on alcohol sales
 - Defense costs outside the limit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

PREFERRED CLASSES

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

RESTRICTED CLASSES

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



TERRITORY COVERED ■

LIMITS AVAILABLE

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

SUBMISSION REQUIREMENTS

- ACORD Application, fully completed and signed
- Supplemental Application
- 3-5 Years of Loss Runs
- Send submissions to quotes@ospreyuw.com

OSPREY RELATED PRODUCTS

Restaurants • Bars • Taverns
Retail Stores • Special Events



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