

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 Westchester Binding Liquor Liability policy serves all types of hospitality risks including hard-to-place bars and nightclubs.

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

- Up to \$1,000,000/\$2,000,000 Liquor Liability
- 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
- Carterers/Bartending Services
- Wholesale Distributors
- Various Unlicensed Risks

Restricted Classes

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

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