

# 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 host exposures.

## 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
- Offered in all states except AK, AL, LA, MS, RI, WV and SC

## 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
- Banquet Halls
- Caterers/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



For questions and inquiries, call HIMI:  
808-208-8300

Send submissions to:  
[himiquotes@hemic.com](mailto:himiquotes@hemic.com)

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com).