

Give us a “Shot” on Liquor Liability...

What’s Binding in the Texas/Oklahoma Region?

OKLAHOMA

Retail Stores – 42%
Restaurants – 40%

TEXAS

Fine Dining – 50%
Private Clubs – 33%
Retail Stores – 31%
Restaurants – 23%

RESTAURANTS

- ▶ Covers a broad variety of establishments with alcohol sales under 50%
- ▶ New ventures are eligible
- ▶ Risks with entertainment are eligible
- ▶ Assault or battery coverage available
- ▶ Preferred pricing for risks with less than 25% alcohol sales

PRIVATE CLUBS

- ▶ Covers a wide variety of fraternal and private membership clubs
- ▶ Annual alcohol sales of \$500,000 or less are eligible for preferred pricing
- ▶ Employees and club members automatically covered as insureds at no additional charge

FINE DINING

- ▶ Preferred pricing of our most competitive restaurant rates given on all accounts
- ▶ No cap on alcohol sales
- ▶ Assault or battery coverage available

RETAIL STORES

- ▶ On premises tasting coverage available
- ▶ Automatic coverage for liquor license holder as an additional insured
- ▶ Aggregate per location endorsement for risk with multiple locations

BAR/TAVERN/NIGHTCLUB

- ▶ Establishments with up to 100% liquor sales are eligible
- ▶ New ventures are eligible
- ▶ Risks with entertainment are eligible
- ▶ Assault or battery coverage available

No deductibles!

Additional exposures we can consider include caterers, concessionaires, banquet halls, bowling allies, BYOB, adult entertainment and many more!