

## Why Buy Liquor Liability Insurance?

A business that sells, serves or furnishes alcoholic beverages, may be held liable for the actions of intoxicated persons served!

PROTECT THE FINANCIAL INTEREST OF THE BUSINESS BY PURCHASING OUR LIQUOR LIABILITY COVERAGE TODAY!

### CONSIDER THE FOLLOWING SCENARIOS:

- ▶ After having several drinks at one bar, a patron walks into another bar and is served one drink. While driving home, she enters the opposing lane and collides head-on with another vehicle. The driver and passengers of the other vehicle sustain serious injuries and sue the establishment for contributing to the intoxication of the patron who caused the accident.
- ▶ A patron under the legal drinking age enters an establishment and is served a few drinks. After leaving, he is involved in an accident and injures a third party. The injured party sues, alleging the illegal sale of alcohol to a minor.
- ▶ A patron is served alcohol at an establishment, and while walking home is struck and killed by an automobile. The estate of the deceased patron sues, alleging the negligent service of alcohol directly contributed to the accident.
- ▶ Two patrons are involved in a fight. One patron sustains injuries and sues the establishment, alleging the negligent service of alcohol caused the fight.
- ▶ A caterer serves alcohol at a party and one of the guests becomes intoxicated. After the party, the intoxicated guest is involved in an auto accident and injures a third party. The third party sues the caterer, alleging negligence in providing alcohol to an obviously intoxicated person.

YOUR ESTABLISHMENT MAY BE HELD LIABLE IN THE ABOVE SCENARIOS! LIQUOR-RELATED INJURIES CAN BE VERY SEVERE. THE RESULTING CLAIMS CAN PRODUCE SUBSTANTIAL JURY VERDICTS OR SETTLEMENTS. EVEN FRIVOLOUS LAWSUITS MUST BE DEFENDED, AND CAN COST THOUSANDS OF DOLLARS IN ATTORNEY FEES.

