

Bring Your Own Bottle Establishments

DEPENDING ON THE LAWS IN YOUR STATE, YOU MAY BE HELD LIABLE FOR THE ACTIONS OF INTOXICATED OR UNDERAGE PERSONS CONSUMING ALCOHOL AT YOUR ESTABLISHMENT

- ▶ Though alcohol may not be sold or served by your restaurant, alcohol consumption by an intoxicated or underage person can produce substantial verdicts and settlements
- ▶ Your establishment can be held liable even though the alcohol has not been sold or served by your employees
- ▶ Even if an establishment is not held liable, it may cost hundreds of thousands of dollars to defend a claim

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Expense costs outside liability limits	✓	?
Assault or Battery coverage	✓	?
Employees included as insureds at no additional charge	✓	?
No Deductible	✓	?
Landlord & Grantor of Franchise may be named as an additional insured for a nominal additional premium	✓	?
Terrorism coverage included for no additional premium	✓	?
A.M. Best rated A++ carrier	✓	?
Established Liquor Liability market for over 25 years	✓	?
Specialized Claims Unit with Expertise in Liquor Liability	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.