

## Liquor Liability Product - Ohio

YOU MAY BE HELD LIABLE FOR THE ACTIONS OF INTOXICATED OR UNDERAGE PERSONS YOU SERVE

- ▶ 38% of all traffic deaths are alcohol related
- ▶ 29% of alcohol-related fatalities are persons aged 15-20 years old
- ▶ The negligent service to an intoxicated or underage person can produce substantial verdicts or settlements
- ▶ Employers may be held liable for the actions of employees who sell or serve alcohol in violation of state laws
- ▶ Even if an establishment is not found liable, it may cost hundreds of thousands of dollars to defend a claim

Why should you purchase a Liquor Liability Policy?

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

COVERAGE FEATURES	BASIC FORM *	TOP SHELF FORM	COMPETITORS POLICY
Defense costs outside policy limits		✓	?
Assault or Battery coverage available on most risks		✓	?
Automatic coverage for Liquor License holder as additional insured		✓	?
Employees included as insureds at no additional premium	✓	✓	?
No Deductible	✓	✓	?
Credits available for responsible establishments with a formal third-party server awareness-training program	✓	✓	?
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 Market for Over Twenty-Five Years	✓	✓	?
Specialized Claims Unit with Expertise in Liquor Liability	✓	✓	?

\* Available on most classes of business

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.