

Liquor Liability Product

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

- ▶ 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
- ▶ Underage drinkers make up a significant portion of alcohol-related traffic crashes

Why should you purchase the United States Liability Insurance 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
Expense costs outside policy limits		✓	?
Assault or Battery coverage available on most accounts up to full limits		✓	?
Automatic coverage for liquor license holder as Additional Insured		✓	?
Separate Liquor Liability limit from the General Liability limit	✓	✓	?
No Deductibles	✓	✓	?
Aggregate per location endorsement offered for risks with multiple locations	✓	✓	?
Discounted on-line alcohol awareness training for employees of policyholders	✓	✓	?
Free Business Management Services including Human Resources available to policyholders	✓	✓	?
Established and stable liquor market for over twenty-five years	✓	✓	?
Specialized Claims Unit with over twenty-five years of experience in defending and mitigating liquor liability claims	✓	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

* Available on most classes of business

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