

# Liquor Liability Product - Tennessee

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

- ▶ The negligent service to an obviously intoxicated person can produce substantial verdicts or settlements
- ▶ Alcohol-related auto fatalities make up 45% of all traffic deaths
- ▶ Research shows that those convicted of drunk driving for the first time have driven drunk 87 times before their first arrest
- ▶ In Tennessee in 2006, 408 people were killed by a drunk driver
- ▶ Employers may be held liable for the actions of employees who sell or serve alcohol in violation of Tennessee Law
- ▶ Even if the establishment is not found liable, it may cost hundreds of thousands of dollars to defend the claim

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 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.