



Southern Specialty Underwriters^{LLC}

Liquor Liability Product - Texas

SOUTHERN SPECIALTY UNDERWRITERS, LLC.

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

- ▶ The negligent service to a knowingly intoxicated patron can produce substantial verdicts or settlements
- ▶ Texas juries have awarded judgments as high as \$35 million in alcohol-related lawsuits
- ▶ Alcohol-related auto fatalities make up 45% of all traffic deaths
- ▶ Texas has the most drunk driving deaths of any state; every 15 minutes someone is killed or injured by a drunk driver
- ▶ An allegedly intoxicated person can recover damages if the accident is deemed less than 50% fault
- ▶ Employers may be held liable for the actions of employees who sell or serve alcohol in violation of Texas 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.