

# Retail Stores Liquor Liability Product

## *Claim Examples*

- ▶ A 16-year-old boy purchased beer from a local retail store where his ID was not checked. He took the beer to an underage drinking party. Several hours later, his 20 year-old sister arrived to take him home, and she also consumed some beer. After they left, she lost control of her convertible which flipped over and killed her brother.

**The mother of the deceased filed suit against the retail store. Even though the person who caused the accident did not actually purchase the alcohol, the retail store was held liable due to the illegal sale to a minor. The claim settled for \$580,000 in damages and expense costs totaled an additional \$100,000.**

- ▶ A 19-year-old was consuming beer he purchased at a local gas station when he crashed his car into a tree. The passenger in his vehicle sustained significant brain damage, fractured legs and other internal injuries.

**The passenger sued the gas station for selling alcohol to a minor. The claim settled for the full policy limits of \$1,000,000.**

- ▶ A convenience store denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the convenience store was named in the suit.

**Ultimately, the convenience store was not found liable, but expense costs totaled \$75,000.**

- ▶ An adult woman purchased a bottle of alcohol at a local liquor store. Her husband previously instructed all nearby stores not to sell alcohol to her because she was an alcoholic. The day after purchasing the bottle of alcohol, it was discovered that the woman drowned after falling or jumping off a bridge.

**The deceased's family brought suit against the liquor store for selling alcohol to a known habitual drunkard, and the case settled for \$850,000.**