



## Hospitality and 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 you should purchase the USLI 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	USLI	COMPETITORS
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 online alcohol awareness training for employees of policyholders		
Scheduled equipment is automatically registered in the National Equipment Registry Theft database		
Established and stable liquor market for over 25 years		
Specialized claims team with over 25 years of experience in defending and mitigating liquor liability claims		
A.M. Best rated A <sup>++</sup> carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		

*\*Basic Form product and adult entertainment are not eligible in Iowa*