



MIDLANDS
Beyond Coverage™

LIQUOR LIABILITY



AN ESTABLISHMENT THAT SELLS, serves or assists in the purchase of liquor opens its doors for a liability claim as a consequence of someone getting drunk to the extent that injuries or property damage are the result. When someone is injured or property is damaged, almost all states allow claims against the alcohol server. Further, General Liability policies typically do not cover liquor liability claims. Ensure that things go right, when things go wrong, with Midlands.

For a quote...

submit@midman.com



Beyond
Coverage™

For more info...

midlandsmgt.com

PROGRAM HIGHLIGHTS

- Policy limits up to \$1,000,000 per occurrence/\$2,000,000 aggregate
- Assault and battery coverage up to \$1,000,000
- Defense costs covered in addition to policy limit
- Additional insured coverage available
- No deductible
- Special event coverage available: can include both liquor liability and general liability
- Premium based on type of risk and annual liquor receipts
- Discounts available for each type of risk
- Fast quote and policy turnaround
- Convenient claims reporting and expedient resolution

AVAILABLE CLASSES

Banquet Halls • Bars • Taverns • Pubs • Cocktail Lounges • Nightclubs • Discotheques • Dance Bars • Adult Entertainment Clubs • Restaurants • Grocery Stores • Convenience Stores • Liquor Stores • Other Off-Premises Sales • Fraternal Organizations • Social Clubs • Civic Organizations • Private Clubs • Entertainment Venues • Comedy Clubs • Dinner Theatre • Billiards • Pool Halls • Bowling Alleys • Alcoholic Beverage Distributors

Email a completed ACORD 803 to
submit@midman.com for a quote today.

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.