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BAR & TAVERN — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for bars, taverns, and pubs. Priorities reflect typical exposure; confirm against entertainment and security.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Liquor Liability**	Covers dram-shop claims from overserved or underage patrons — the core coverage.	CORE
☐	**Assault & Battery**	Covers fights and security force — often excluded from GL and liquor forms.	CORE
☐	**Commercial General Liability**	Covers patron injuries not tied to alcohol.	CORE
☐	**Commercial Property & Business Income**	Covers the bar and lost income after a fire.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a fatal drunk-driving crash.	PREVALENT
☐	**Workers' Compensation**	Required in most states; burns, cuts, and slips drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is assault and battery coverage. Fights and security force are among the most frequent bar claims, and many liquor and GL policies exclude or sublimit them — while a Texas jury returned $60 million after a bar's guard struck a patron. Bars should confirm A&B coverage, screen and train security, and keep video of the door and bar.