CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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LIQUOR LIABILITY — POLICY FEATURE CHECKLIST

Pull out your current liquor liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Liquor Liability Limit (Each Common Cause)**	Covers claims from over-serving, including drunk-driving crashes after a patron leaves.	STANDARD
☐	**Assault & Battery at Full Limits**	Fights are among the most common bar claims — many policies exclude them or cap them at a small sublimit.	OFTEN LIMITED
☐	**Defense Outside the Limit**	Confirm whether defense costs reduce the limit — dram shop suits are expensive to defend.	OFTEN LIMITED
☐	**Employees as Insureds**	Confirm servers and bartenders are covered when named in a suit.	STANDARD
☐	**Occurrence Form**	Dram shop suits can be filed long after the incident — an occurrence policy responds for the year it happened.	OFTEN LIMITED
☐	**Additional Insureds (Landlord, Promoter)**	Confirm landlords, event promoters, and others required by contract are added.	IF NEEDED
☐	**Host Liquor for Events**	Covers alcohol served free at events the business hosts.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is assault and battery. Brokers report A&B sublimits tightening on every policy, and some liquor policies exclude fights entirely — even when the claim is that staff over-served the people involved. With dram shop laws in 43 states and D.C., businesses should confirm A&B coverage at full limits and whether defense costs erode the limit.

IMPORTANT — PLEASE READ