

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

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.