



## LIQUOR LIABILITY INSURANCE: MONOLINE OR PACKAGE POLICY

### RESTAURANTS, BARS, NIGHTCLUBS, CATERING, & SPECIAL EVENTS

At DeCotis, we offer a range of specialized policies from AM Best A-rated carriers designed to protect your clients who sell or distribute liquor. These include Property, General Liability, Liquor Liability with Assault and Battery coverage, and Excess Liability insurance.

We will consider all businesses, regardless of whether they have been operating for one year or twenty. This includes ventures that generate up to 100% of their sales from liquor. Even if your client primarily sells and serves alcohol, DeCotis has programs available for them and welcomes business owners with this unique risk.

#### DID YOU KNOW?

Standard BOP\* is available for numerous classes, including liquor stores, convenience stores, LROs, commercial condo associations, main street retail classes, and restaurants with liquor sales up to 50% and no live entertainment.

#### COVERAGE HIGHLIGHTS

- Monoline Liquor Liability or Package with General Liability and Property
- Liquor Liability Limits up to \$1 million / \$2 million
- A & B with full or sub-limits; no deductible
- Defense costs outside the limit
- General Liability Limits up to \$1 million / \$2 million
- Optional EPL sub-limit available
- Excess Liability up to \$3 million (over CPP, BOP, LL, GL, A & B, and WC)
- Property Limits up to \$4 million TIV (up to \$750,000 TIV in PC 9 &10)
- New ventures may be considered

#### TARGET CLASSES

- Restaurants, Bars/Taverns, Nightclubs, Beer Gardens, Caterers
- Breweries
- Social Clubs
- Retail stores selling liquor, beer, or wine
- Manufacturers, Wineries, Wholesalers
- Restaurants at Hotels/Motels & Golf Clubs
- Bed & Breakfast (up to 10 rooms)
- Special Events (that are hospitality-related)
- BYOB establishments with appropriate liquor controls
- Small Music Venues (up to 2,500 attendees)
- Cigar Bars and Hookah Bars
- Franchise Fast Food Operations\* (single location or large schedule) available with blanket property limits for multiple locations.

\* Coverage availability varies by state

#### STATES

The product is admitted in CT, MA, NC, NH, PA, RI, VT

#### QUOTES AND SUBMISSIONS

To request a quote from your DeCotis underwriter, please email [quotes@decotis.com](mailto:quotes@decotis.com). You can also access a list of applications by scanning the QR code or visiting [decotis.com/applications](https://decotis.com/applications).

