

# WGA

## LIQUOR LIABILITY PROGRAM

OFFERED BY OUR SPECIALTY CARRIER. A.M. BEST RATING OF A+ (SUPERIOR), FSC XV

### *A TOAST TO INCREASED PROFITS*

ELIGIBLE ACCOUNTS INCLUDE RESTAURANTS, BARS/TAVERNS, CASINOS, CLUBS, CONVENIENCE STORES, GROCERY STORES, HOTELS/MOTELS, PACKAGE/LIQUOR STORES, SPECIAL EVENTS, BREWERIES, WINERIES AND LIQUOR MANUFACTURERS/DISTRIBUTORS WHOSE EMPLOYEES HAVE HAD ALCOHOL AWARENESS AND SERVER TRAINING.

- AVAILABLE ON A MONOLINE OR PACKAGE BASIS
- LOW MINIMUM PREMIUMS

### *PROGRAM FEATURES*

#### LIQUOR LIABILITY COVERAGE

- PRIMARY LIMITS UP TO \$1,000,000 OCCURRENCE/\$3,000,000 AGGREGATE
- NO DEDUCTIBLE REQUIRED
- EXCESS OR UMBRELLA LIMITS UP TO \$25,000,000 (UMBRELLA COVERAGE NOT AVAILABLE FOR MONOLINE LIQUOR LIABILITY)

#### UNDERWRITING CONSIDERATIONS

- ALCOHOL AWARENESS TRAINING IF SERVING ALCOHOL (TIPS, TOPS)
- PREFER ACCOUNTS WHERE 50% OR MORE OF THE CLIENTELE IS OVER AGE 30
- CREDITS AVAILABLE ON SPECIFIC ACCOUNTS THAT HAVE LESS THAN 25% OF LIQUOR SALES IN RELATION TO TOTAL SALES
- ASSAULT AND/OR BATTERY LIMITED LIABILITY COVERAGE FORM (PER EVENT) INCLUDED WITH \$25,000/\$50,000 LIMITS FOR BARS AND TAVERNS (NOT APPLICABLE IN AL, CA, FL, HI, MN, MS, NC AND TX)



*CONTACT US FOR FAST, COMPETITIVE QUOTES*

### **WGA- WALTER GENERAL AGENCY**

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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