

# Available Products

## Liquor Liability

*AI Risk ProgramConnect<sup>SM</sup> is your source for top-quality liquor liability coverage. Simply go online to quote and bind Liquor Liability Insurance from one of the nation's leading liquor liability carriers. Coverage is underwritten by an insurer with superior financial strength. This carrier has extensive experience underwriting this notoriously difficult line and a strong team of claims specialists, with a proven ability to resolve liquor liability claims effectively and efficiently.*

### Policy-At-A-Glance

Liquor Liability Insurance responds to claims of negligence arising from serving alcoholic beverages. Occurrence or claims-made coverage is available in every state except Delaware.

### Eligible Classes

The full range of classes is considered, including:

- Restaurants
- Country clubs
- Bowling alleys
- Caterers
- Package stores
- Distributors
- Special events
- Bars and taverns

### Premiums/Limits

- For bars, taverns and bowling alleys:
  - Minimum premium is \$3,100, depending on the limits and coverages selected and classification of risk. All other classes \$1,250.
  - Limits up to 300,000 per occurrence/\$600,000 aggregate in Minnesota; to \$500,000 per occurrence/\$500,000 aggregate in other states
- All other classes:
  - Minimum premium is \$1,250
  - Limits up to \$1 million

### Underwriting Requirements

- Loss runs for the past five years
- Establishments must have server training programs in place and display. Proper signage on laws prohibiting alcohol sales to minors.

Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.



*ProgramConnect, the web-enabled quoting and binding system created by AI Risk<sup>SM</sup>, will make your job easier and your business more productive.*

*AI Risk is a Division of the member companies of the Risk Specialists Companies, Inc. Through these companies, AI Risk is one of the largest underwriters of program business in the United States.*

**To learn more, visit [www.airisk.com](http://www.airisk.com) or email us at [airisk@aig.com](mailto:airisk@aig.com).**



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