



Why Buy Liquor Liability in a State with Favorable or No Dram Shop Laws?

1. We live in a litigious society with catastrophic injuries associated with liquor liability accidents
2. Sympathy for the victim can trigger high jury awards, regardless of fault
3. Insurance protects the business and personal assets in the event of a large jury award
4. Defense costs can be expensive
5. USLI provides a defense counsel that specializes in liquor liability with proven track records to advocate for the policyholder and provide guidance
6. Insurance provides peace of mind and protects assets and the business
7. Opportunity to purchase assault or battery coverage



Claim Example:

A retail liquor store sold alcohol to an adult who provided it to a minor. That minor became intoxicated and caused an auto accident resulting in death and serious injury to passengers. In the state where this accident occurred, a commercial seller of alcohol is only legally liable if they sell alcohol to an obviously intoxicated minor. Despite the fact that a minor did not purchase the alcohol, multiple plaintiffs filed suits. The insured was covered by liquor liability insurance.

At the direction of a USLI claims examiner, the defense counsel filed a request that the court reject the suit based on a failure to state a

legally recognizable cause of action. The court granted the request and one plaintiff dismissed their action. The other plaintiff filed an amended complaint to which the insured's counsel again filed the same request. This time the court overruled the request, letting the suit continue, and the insured appealed. Ultimately, the remaining plaintiff dismissed their suit.

Total legal defense costs: \$48,460

Total cost to the insured: \$0*

**Aside from insurance premiums.*



Bar and Restaurant Product

Do you have the right coverage?

- ▶ General liability that includes coverage for mental anguish or emotional distress
- ▶ Flexibility to provide coverage for renovations
- ▶ Coverage for your liquor liability exposure

Why choose our Bar and Restaurant product?

COVERAGE FEATURES	USLI	COMPETITORS
General liability that expands the definition of bodily injury to include mental anguish or emotional distress with no deductible		
Liquor liability coverage available		
Replacement cost coverage available		
Special cause of loss available		
Loss of income coverage including loss of rents available		
Equipment breakdown coverage including a \$250,000 food spoilage sublimit available		
Value Plus endorsement is available on accounts eligible for Special Form offering 15 valuable coverage enhancements including: water back-up, money and securities, employee dishonesty, signs, electronic data, transit and more		
Specialized claims unit with expertise in liquor liability		
Assault or battery covered on many risks		
Defense/Expense costs included outside the limits		

Why choose USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best
- ▶ A proud member of the Berkshire Hathaway Group

Insure your financial well-being with a stable company that will be there to pay your claim.