



# Liquor Liability Coverage

Admiral Insurance Group offers liquor liability coverage to businesses that serve alcohol. We know that serving alcohol exposes businesses to new risks like third-party bodily injury and property damage, legal costs and additional claims not covered under other forms of liability coverage a business already has. Our coverage is tailored to protect businesses from these specific exposures.

## What's at Risk

Though your clients may make their best efforts through training and procedures to prioritize safety, accidents do happen. If your clients serve alcohol to a visibly intoxicated person even once, the resulting claim could be financially devastating to their businesses.

## Our Solution

We offer flexibility when it comes to purchasing liquor liability coverage by making this coverage available both as part of our general liability policies and on its own as monoline liquor liability coverage. Our national network of wholesale brokers can assist retail agents and their clients to make sure the coverage needed is the coverage provided.

## The Admiral Advantage

Admiral Insurance is a full-line specialty operation offering a broad spectrum of commercial casualty and professional liability insurance products. Since 1979, Admiral has been a member company of W.R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

\*A.M. Best 2025 Financial Strength Rating

***The partnership you want,  
the advantage you need.***

# Casualty Coverage for Businesses

## Casualty Appetite

- Banquet halls
- Bars/taverns
- Bartenders
- Breweries
- Hotels/motels
- Microbreweries
- Restaurants
- Wineries
- Catering
- Casinos
- Certified server-trained (TIPS/TAMS)
- Distilleries
- Packaged liquor/grocery stores
- Sports bars

## Excluded Classes

- Concert venues
- Firearms
- Gentleman's clubs
- Mosh pits
- Under 21 nights
- Nightclubs

## Excluded States

- Alaska
- District of Columbia
- Iowa
- Michigan
- Vermont
- US protectorates

## Limits

General Liability – \$1M/\$2M, A&B up to \$1M

Liquor Liability – \$1M

## Contact Your Local Branch

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# Admiral

INSURANCE GROUP

| a Berkley Company

[Admiralins.com](http://Admiralins.com)

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