

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 2024 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

Atlanta, GA

770.476.1561

casualtyatl@admiralins.com

Austin, TX

512.795.0766

casualtytx@admiralins.com

Chicago, IL

312.368.1107

casualtyil@admiralins.com

Moorestown, NJ

856.429.9200

casualtynj@admiralins.com

Seattle, WA

206.467.6511

casualtywa@admiralins.com

Admiral

INSURANCE GROUP

| a Berkley Company

Admiralins.com

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.