

CPP LIQUOR LIABILITY COVERAGE

Limits of 50/50, 100/100, 300/300, 500/500 and 1000/1000 are available

Underwriting Rules

1. Coverage is available only to insureds who are being provided General Liability coverage through Fremont Insurance.
2. Applicant must hold a valid liquor license.
3. Applicant must have no prior liquor law violations or suspensions.
4. Applicant must have no liquor liability claims in the past 5 years.
5. Applicant must have owned the business for 3 or more years.
6. Owner must be active in management of the business.
7. Applicant (other than a distributor) must have less than 25% of total sales in beer, wine and liquor sales.
8. All servers handling alcohol must hold a valid certificate showing successful completion of an industry approved or sponsored alcohol management course.
9. Applicants with banquet rooms must provide a salaried bartender if alcohol is served.
10. A completed Fremont Liquor Liability Application CLLA-1, signed by the applicant, must be submitted before coverage can be underwritten or bound.

Ineligible Risks

1. Taverns, sports bars and bars
2. Risks with "bring your own" exposures
3. Risks with "happy hour", live entertainment or dancing
4. Risks with amusement devices, such as bucking bronco horse, ski simulator or dunk tank
5. Risks with more than 2 amusement devices, such as pinball machines or pool tables
6. Risks with off premises catering
7. Risks with "tap" or "party" vehicles
8. Risks if sales commissions are paid to server(s)
9. Convention centers
10. Discos
11. Fraternal clubs and lodges with total sales of alcohol more than 25% of total sales
12. Gun clubs
13. Short term events

Rates per \$1,000 of Liquor Receipts

Description	Class Code	Rates				
		50/50	100/100	300/300	500/500	1000/1000
Clubs – all other retail selling beer, wine and liquor consumed on premises	70413	4.508	4.90	7.703	9.027	11.193
Clubs – Golf	70414	1.426	1.55	2.437	2.856	3.541
Distributors – specially designated – selling liquor not consumed on premises	50881	.736	.80	1.258	1.475	1.828
Distributors and Merchants Combined – specially designated– selling beer, wine and liquor not consumed on premises	50882	.736	.80	1.258	1.475	1.828
Hotels – Class “A” license – retail selling beer and wine consumed on premises	70114	19.366	21.05	33.094	38.783	48.09
Hotels – Class “B” license – retail selling beer, wine and liquor consumed on premises	70113	19.366	21.05	33.094	38.783	48.09
Manufacturers, wholesalers and distributors selling alcoholic beverages for consumption off premises	50911	.625	.679	1.068	1.251	1.552
Merchants – specially designated – selling beer and wine not consumed on premises	59212	2.346	2.55	4.009	4.698	5.826
Restaurants – Class “C” license – retail selling beer, wine and liquor consumed on premises	58151	5.566	6.05	9.512	11.147	13.822

The minimum premium is \$350 and is not subject to modification for IRPM's, package modifications, etc. These rates are not subject to the package modification factor.

Use form FM7095, Liquor Liability Coverage Form