

BUSINESSOWNERS LIQUOR LIABILITY COVERAGE

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

Underwriting Rules

1. Applicant must hold a valid liquor license.
2. Applicant must have no prior liquor law violations or suspensions.
3. Applicant must have no liquor liability claims in the past 5 years.
4. Applicant must have owned the business for 3 or more years.
5. Owner must be active in management of the business.
6. Applicant must have less than 25% of total sales in beer, wine and liquor sales.
7. All servers handling alcohol must hold a valid certificate showing successful completion of an industry approved or sponsored alcohol management course.
8. 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. Risks with "bring your own" exposures.
2. Risks with "happy hour", live entertainment or dancing.
3. Risks with amusement devices, such as bucking bronco horse, ski simulator or dunk tank.
4. Risks with more than 2 amusement devices, such as pinball machines or pool tables.
5. Risks with off premises catering.
6. Risks with "tap" or "party" vehicles.
7. Risks if sales commissions are paid to server(s).
8. Short term events.

Rates

Description	Rates per \$1,000 of Liquor Receipts					
	Class Code	50/50	100/100	300/300	500/500	1000/1000
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	33.783	48.09
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, experience modification, etc. This premium is auditable.

Use Form FM 7095, Liquor Liability Coverage Form