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## **Not having Liquor Liability Insurance for your business is a risk**

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It still amazes me that most businesses who should purchase liquor liability coverage don't; whether the reason is cost or lack of understanding the coverage itself.

If a business sells, distributes, stores or makes alcoholic beverages, they should carry liquor liability coverage.

Liquor liability provides coverage for bodily injury or property damage for which one may become legally liable as a result of a business contributing to a person becoming intoxicated. Not only will coverage apply to cost of damages but also legal fees and other related expenses. Insurers typically require that insureds provide properly trained employees who serve or sell alcohol. Equally important to a business' operation is to set forth guidelines, for dealing with intoxicated customers.

What is important to remember is when there is a liquor liability claim, the attorney will typically sue everyone who may be responsible in any way. This includes not only the establishment that served the liquor but may include the owner of the facility. Appropriate insurance protection should also extend to off premises. One should note that liquor liability coverage is not provided under the commercial general liability policy.

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