

# WHY BUY LIQUOR LIABILITY INSURANCE?

*If you sell, serve or furnish alcoholic beverages you may be held liable for the actions of intoxicated persons you serve!*

## **Consider the following situations you may face:**

After having several drinks at another bar, a patron walks into your establishment and is served one drink. While driving home, she enters the opposing lane and collides head-on with another vehicle. The driver and passengers of the other vehicle sustain serious injuries and sue your establishment for contributing to the intoxication of the patron that caused the accident.

A patron under the legal drinking age enters your establishment and is served a few drinks. After leaving, he is involved in an accident and injures a third party. The injured party sues, alleging the illegal sale of alcohol to a minor.

A patron is served alcohol at your establishment and, while walking home, is struck and killed by an automobile. The estate of the deceased patron sues, alleging the negligent service of alcohol directly contributed to the accident.

Two of your patrons are involved in a fight. One patron sustains injuries and sues your establishment, alleging the negligent service of alcohol caused the fight.

You host a party and one of your guests becomes intoxicated. After the party, the intoxicated guest is involved in an auto accident and injures a third party. The third party sues you alleging negligence in providing alcohol to an obviously intoxicated person.

**Depending on the laws in your state, you may be held liable in the above scenarios! Liquor-related injuries tend to be very severe. The resulting claims can produce substantial verdicts or settlements. Even frivolous lawsuits must be defended, and can cost thousands of dollars in attorney fees.**

*Protect your financial interests by purchasing our Liquor Liability coverage today!*

**Tuscano**  
**do it.**