



# Club Select™ — Liquor Liability for Non-Profit Private, Fraternal or Social Clubs and Veteran Service Organizations

## Claim Examples

- ▶ Three club members attended a dance at a local fraternal club where they consumed alcohol. One hour after leaving the dance they were involved in an accident where one passenger sustained a traumatic head injury. He was in a coma for two months with over \$350,000 in medical bills. **The passenger sued the club for serving an intoxicated person. The claim settled for the full policy limits of \$500,000.**
- ▶ A club was hosting a private reception for members and their guests. An underage guest presented a fake ID and was served alcohol. The intoxicated minor left the establishment and fatally injured an innocent victim. **The family of the deceased sued the club for serving a minor. The claim settled for \$890,000.**
- ▶ A patron was punched and kicked by a member causing numerous injuries. The victim claimed the assault occurred because the member was intoxicated. **The club was sued for the negligent serving of alcohol. The claim settled for \$190,000.**



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The Club Select™ product is designed to protect Non-Profit Private, Fraternal or Social Clubs and Veteran Service Organizations.

## Product Features:

- ▶ Limits up to \$1,000,000/\$2,000,000 available
- ▶ Monoline Liquor Liability Product Features
  - **Basic Form Product** features expense costs inside the limits of liability and an exclusion for Assault or Battery coverage
  - **Top Shelf Product** provides coverage for expense costs outside the limits of liability, may provide coverage for Assault or Battery and includes automatic coverage for the Liquor License holder as an additional insured
- ▶ No deductible
- ▶ Employees and club members covered as Insureds at no additional charge
- ▶ Landlords may be added as an additional insured for a nominal additional premium
- ▶ Terrorism coverage included for no additional premium

## Additional Advantages:

- ▶ Preferred Pricing for Clubs with annual alcohol sales of \$500,000 or less, no citations/violations or liquor related losses in the past five years, no drink specials or happy hours and no entertainment except for banquets
- ▶ Credits available for responsible clubs with a formal third-party server awareness training program
- ▶ Established Liquor market for over 30 years
- ▶ A.M. Best rated A++ carrier





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Depending on the laws in your state, you may be held liable for the actions of intoxicated or underage persons you serve.

- ▶ The negligent service to an intoxicated or underage person can produce substantial verdicts or settlements
- ▶ Your club may be held liable for the actions of members or other persons serving alcohol in violation of state laws
- ▶ Even if an establishment is not found liable, it may cost thousands of dollars to defend a claim
- ▶ Underage drinkers make up a significant portion of alcohol-related traffic crashes

## Why should you choose USLI’s Club Select Liquor Liability Product?

The following are important coverages to have in your policy. Check to make sure you have all of these features.

COVERAGE FEATURES	USLI	COMPETITORS
Expense costs outside policy limits		
Assault or Battery coverage available on most risks		
Automatic coverage for Liquor License holder as additional insured		
Employees and club members covered as insureds		
No deductible		
Credits available for responsible establishments with a formal third-party server awareness-training program		
Terrorism coverage included for no additional premium		
Established liquor market for over 30 years		
Specialized Claims Unit with Expertise in Liquor Liability		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		

## Why choose to be insured with USLI?

- ▶ A.M. Best rated A<sup>++</sup> Carrier
- ▶ A proud member of the Berkshire Hathaway Group

Insure your financial well-being with a stable company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.