



LOSS CONTROL BULLETIN

Liquor Liability

What is Liquor Liability?

Liquor liability refers to the exposure faced by restaurants, wineries, liquor stores, clubs and private events for serving alcoholic beverages. State statutes, known as “Dram Shop Laws”, establish criteria under which these entities can be found liable for the bodily injury and property damage caused by someone who consumed alcohol at their establishments.

How Do You Protect Your Business?

Training for bartenders and servers is essential and may be mandatory depending on state and local regulations. Your state restaurant association and/or beverage association should be able to put you in touch with a certified training program. These courses are often a version of TIP (Training Intervention Procedures), which teaches servers and bartenders how to properly conduct ID checks, evaluate customer sobriety and deal with customers in a bar or similar environment.

Common Sense Steps

- Have a written policy addressing all issues related to alcohol service.
- Utilize small sized glasses.
- Serve food – food helps to delay the bodies’ absorption of alcohol.
- Make available non-alcoholic beverages (water, soda).
- Keep an incident log of all alcohol related incidents (refusal to serve; disruptive behavior; physical contact; etc.).

Are You Covered?

ALWAYS discuss business activities with your insurance agent to understand what is and is not covered under your policies.

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