



Liquor Liability Warranty Application

Retail Stores, Liquor Stores and Wholesale Operations – Texas

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses or violations in the past five years.

Applicant's name: _____

Location address: _____ Same as mailing address.

City: _____ State: _____ Zip code: _____

Number of locations to be insured: _____ (complete one application per location)

Description of Operations:

What year did the applicant start business at this location? _____

Liquor Liability Section

Each common cause limit: \$ _____ Aggregate limit: \$ _____

Exposure basis: Retail alcohol receipts: \$ _____

Wholesale alcohol receipts: \$ _____

Does applicant offer on-premises tasting or sampling of alcoholic beverages? Yes No

If "Yes," complete the following:

a. Are more than eight ounces of samples permitted for any one patron per day? Yes No

b. If persons other than the applicant's employees are serving the samples, are they required to carry their own liquor liability insurance at limits equal to or greater than the applicant's? Yes No

Does applicant deliver alcoholic beverages to their customers? Yes No

If "Yes," complete the following:

a. Is alcohol only delivered to individuals age 21 or over with proper identification and signature required? Yes No

b. Does applicant deliver to any of the following states: AK, AL, IA, IL, LA, MS, OR, RI and WV? Yes No

Does the establishment attract a predominantly youthful crowd ranging from 21-25 years of age? Yes No

What time does the sale of alcohol cease? _____ AM PM 24 hours

Have all servers, sellers of alcohol and their managers been trained in a "Texas Alcohol Beverage Control Commission (TABC)" approved alcohol awareness training program? Yes* No

Does applicant maintain a written policy on responsible alcohol service? Yes* No

Does applicant hold regular meetings with servers to review responsible alcohol service? Yes* No

***If "Yes" is answered to all of the above questions, the applicant may be eligible for a 20% credit (refer to attached Agreement to Comply with "Safe Harbor Act" Requirements).**

Does the establishment have and utilize an identification scanner device to verify age of patrons? Yes No

Additional Interests

| Name | Relationship/Interest | Address | City, State, Zip |
|------|-----------------------|---------|------------------|
| | | | |
| | | | |
| | | | |

II. ELIGIBILITY CRITERIA

1. Applicant has no knowledge of any liquor liability and/or assault and battery claims or the notification of potential liquor liability and/or assault and battery claims at this location within the past five years. True False

If "False," provide the following information on each claim:

Date(s): _____ Description(s): _____

Total incurred losses (reserves and payments): _____ Status(open or closed): _____

Measures in place to prevent future incidents: _____

2. Applicant has no knowledge of any fines or citations for violation of law or ordinance related to illegal activities or the sale of alcohol at this location within the past five years. True False

If "False," provide the following information on each fine or citation:

Date(s): _____ Description(s): _____

Measures in place to prevent future violations: _____

3. Applicant or any principal with a controlling interest in the applicant has not filed for bankruptcy in the last 12 months. True False
4. Applicant is not requesting liquor liability limits greater than the general liability limits carried. True False
As a condition of coverage, general liability limits must be maintained at limits equal to or greater than liquor liability limits.
5. Applicant has and will maintain a valid liquor license, if required by ordinance or law, prior to the applicant selling serving or distributing alcohol. True False Not Required
6. Employees or other persons selling or serving alcohol are not permitted to consume alcohol during their hours of employment or service. True False
7. Applicant does not sell or serve alcohol away from the premises. True False
If Off-premises coverage is desired, attach a completed Catering Plus Supplemental Liquor Liability Application, form CP-APP, to this submission.
8. Within the past five years, applicant's liquor liability coverage has not been cancelled or non-renewed. True False
 If "False," explain: _____

III. ADDITIONAL APPLICANT INFORMATION

Form of Business: Individual Corporation Partnership LLC Other _____

Applicant's mailing address: _____ (if different than the location address above)

City: _____ State: _____ Zip code: _____

E-mail address of primary contact: _____ Phone: _____

Inspection contact name: _____ Telephone/E-mail address: _____

Audit contact name: _____ Telephone/E-mail address: _____

Applicant's Warranty Statement: The undersigned represents to the best of his/her knowledge and belief that particulars and statements set forth are true and agree that those particulars and statements are material to the acceptance of the risk assumed by the Company. The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The signing of the Application does not bind the undersigned to purchase the insurance, nor does the review of the Application bind the Company to issue a policy. It is understood the Company is relying on the information supplied by the applicant prior to issuing a quote. It is agreed that this Application, including any material submitted therewith, shall be the basis of the contract should a policy be issued.

Fraud Statement: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison

Applicant's signature: _____ Title: _____ Date: _____
(Owner, Officer or Partner) (Required) (Required)

If your state requires that we have information regarding your authorized retail agent or broker, please provide below.

Retail agency name: _____ License #: _____

Main agency phone number: _____

Agency mailing address: _____

City: _____ State: _____ Zip code: _____

Agreement to Comply with “Safe Harbor Act” Requirements

There is a provision under the Texas Alcoholic Beverage Code known as the “safe harbor defense.” Under this provision, an employer may be protected from administrative fines and sanctions if one of their employees makes an illegal sale of alcohol. To receive this protection, the employer must meet specific criteria demonstrating how they advocate and support safe service of alcohol within their establishment.

Complying with “Safe Harbor Act” requirements will help protect your business, liquor license, employees, customers and communities.

In addition, you can earn a 20% credit on your liquor liability premium with United States Liability Insurance Group!

Here’s all you need to do:

1. **All servers and sellers of alcohol (and their managers) must complete a current alcohol awareness training course approved by the Texas Alcohol Beverage Control Commission (TABC).** Any course approved by the Texas Alcohol Beverage Control Commission is acceptable. Following are two examples of TABC-approved programs:
 - a. Learn2Serve provides TABC certification online! We have arranged for discounted pricing (\$15 per person) for United States Liability Group insureds. Register through www.LiquorTraining.com to receive the discounted pricing or call 800-442-1149, ext. 154 for more information.
 - b. TIPS trainers are available throughout the country: Call 800-438-8477 or visit www.gettips.com for information on obtaining TIPS training.
2. **Have a written policy on responsible alcohol service.** The policy should be reviewed with each employee and displayed prominently in your establishment. You should have each employee sign the alcohol policy to ensure they understand and agree to comply with the responsible service policy. For your convenience, we have provided a sample policy that you are free to adopt in your establishment.
3. **Hold monthly meetings with servers to review responsible alcohol service.** You should maintain a written record of the dates meetings are held and the names of all employees who attended. We may periodically request a copy of this information during or after the policy term for our files.

Please complete, sign and return this form to your agent when requesting coverage. This information must be confirmed prior to requesting coverage in order to receive the 20% credit.

I hereby certify, under penalty of insurance fraud, this establishment has implemented the steps listed above. I agree to maintain written documentation of the above items, and understand this information may be requested at any time during or after the policy period.

I have attached copies of the following:

- TABC-certification for every person involved in serving alcohol (and their managers)
- Our written policy on responsible alcohol service

Insured’s Signature: _____ Date _____
(Must be signed by Owner, Officer or Partner)

Legal and DBA Names: _____