

/ SUPPLEMENTAL APPLICATION

Liquor Liability Supplemental

Dram-shop exposure for any establishment serving or selling alcohol.

Please complete this supplement in full and return it with a signed ACORD application. Submit to submissions@hedgespecialty.com or through the Hedge broker portal. Answer every question — incomplete applications delay quoting.

GENERAL INFORMATION

NAMED INSURED / APPLICANT

DBA / TRADE NAME

BROKERAGE / BROKER

AGENCY / AGENT

PROPOSED EFFECTIVE DATE

NEW OR RENEWAL?

POLICY / QUOTE NUMBER

FEIN

ENTITY TYPE (LLC, CORP, ETC.)

YEARS IN BUSINESS

YEARS UNDER CURRENT MGMT

EMPLOYEES (FT / PT)

TYPE OF ESTABLISHMENT / DESCRIPTION OF OPERATIONS

WEBSITE

MAILING & RISK ADDRESS

MAILING ADDRESS

CITY

STATE

ZIP

COUNTY

OF LOCATIONS

PRIMARY RISK / PREMISE ADDRESS (IF DIFFERENT)

CITY

STATE

ZIP

COUNTY

CONTACTS

PRIMARY CONTACT NAME

TITLE

EMAIL

PHONE

AUDIT / INSPECTION CONTACT

INSPECTION PHONE

INSPECTION EMAIL

CURRENT / EXPIRING CARRIER INFORMATION

CURRENT / EXPIRING CARRIER

POLICY NUMBER

ANNUAL PREMIUM \$

LIMIT(S) OF INSURANCE

DEDUCTIBLE / SIR

RETROACTIVE DATE (IF ANY)

Is the current carrier offering renewal?

YES

NO

Is the expiring / current coverage written on a claims-made basis?

YES

NO

LIQUOR LICENSE

NAME ON LIQUOR LICENSE

TYPE OF LICENSE

LICENSE NUMBER

LICENSE EXPIRATION DATE

CONSECUTIVE YEARS LICENSE HELD UNIMPAIRED

TIME SALE / SERVICE OF ALCOHOL CEASES

Is the liquor license valid and in the applicant's name?

YES

NO

Are facilities available for banquets, receptions, or private affairs?

YES

NO

OPERATIONS

Type of operation (check all that apply)

Bar / Tavern

Sports Bar

Restaurant

Night Club / Cabaret

Dance Hall

Comedy Club

Gentlemen's Club

Country Club

Catering / Banquet Hall

Microbrewery / Brew Pub

Brewery

Winery

Distillery

Billiard / Pool Hall

Bowling Alley

Hotel / Motel

Private Banquet Hall

Event Venue / Concert Hall

Sport Stadium

Casino

Grocery / Convenience Store

Event Server Staffing

Other

OTHER OPERATION TYPE (DESCRIBE)

FRANCHISED? (Y/N)

YEARS' EXPERIENCE OWNING / MANAGING THIS TYPE OF OPERATION

YEARS IN BUSINESS UNDER CURRENT OWNERSHIP

YEARS AT THIS LOCATION

SEASONAL? (Y/N)

MONTHS / SEASON OF OPERATION

DAYS OPEN PER MONTH

REGULAR OPERATING HOURS? (Y/N)

Operating hours (open–close, by day)

MON

TUE

WED

THU

FRI

SAT

SUN

HOLIDAYS

LOCATIONS & RECEIPTS

Locations to be Insured

LOCATION — STREET, CITY, STATE, ZIP	SQ FOOTAGE	OWNED / LEASED

Estimated Annual Receipts by Location

LOCATION	FOOD \$	LIQUOR \$	CATERING \$	ENTERTAINMENT \$	TOTAL \$
Location 1					

LOCATION	FOOD \$	LIQUOR \$	CATERING \$	ENTERTAINMENT \$	TOTAL \$
Location 2					
Location 3					
TOTAL					

Revenue — Five-Year History (by category)

REVENUE CATEGORY	UPCOMING YR (EST.) \$	LAST 12 MONTHS \$	1 YEAR PRIOR \$	2 YEARS PRIOR \$	3 YEARS PRIOR \$
Food					
Beer / Wine / Liquor					
Catering					
Entertainment / Cover / Door					
TOTAL					

% FOOD SALES

% ALCOHOL SALES

% CATERING

% ENTERTAINMENT / OTHER

IF MORE THAN ONE CATEGORY, CLARIFY THE PERCENTAGE OF SALES ATTRIBUTABLE TO EACH

RISK CHARACTERISTICS & CLIENTELE

Area surrounding the premises (check most applicable)

Downtown district

Entertainment district

Urban commercial

Suburban commercial

Industrial

Residential

Seasonal / resort

Rural

Average age of clientele (check all that apply)

Under 21

21–30

31–40

41–50

Over 50

% UNDER 21

% 21–30

% 31–50

% OVER 50

% COLLEGE STUDENTS

Predominant clientele

Families

Business / professional

Tourists

Local regulars

College students

Military

Young singles / nightlife

Mixed / general

1. Is there a college or university within a 3-mile radius of the premises?

YES

NO

IF YES, NAME OF COLLEGE / UNIVERSITY

DRINK SPECIALS

Drink specials / promotions offered (check all that apply)

Happy hour / angry hour

2-for-1 specials

Special promotion night

Complimentary drinks

All-you-can-drink /
bottomless
Other

BYOB / alcohol brought in
None

To-go / takeout / growler /
cask filling

Drive-through alcohol sales

OTHER DRINK SPECIALS (DESCRIBE)

LARGEST SINGLE SERVING (OZ)

2.	Are any drink specials or happy hours offered?	YES	NO
3.	Do any drink specials / happy hours last longer than three hours?	YES	NO
4.	Are any drink specials / happy hours offered after 9 p.m.?	YES	NO
5.	Are single-drink servings larger than 24 ounces, or pitchers / multiple drinks at last call, offered?	YES	NO
6.	Are complimentary or all-you-can-drink specials offered?	YES	NO
7.	Is alcohol permitted to be brought in (BYOB) or setups provided?	YES	NO
8.	Is there a drive-through operation for the sale of alcohol?	YES	NO

IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

ENTERTAINMENT & AMUSEMENT**Entertainment offered (check all that apply)**

Disc jockey (DJ)	Live bands	Solo musician / vocalist	Karaoke
Karaoke booths	Open-mic performance	Stand-up / comedy acts	Dinner theater
Dancing / dance floor	Adult / exotic dancing	Quiz / trivia / bingo night	Athletic / sporting events
Tabletop / board / card games	Other	None	

OTHER ENTERTAINMENT (DESCRIBE)

ENTERTAINMENT FREQUENCY (NIGHTS / WEEK)

COVER CHARGE \$ (IF ANY)

If bands / DJs, type of music played

Top 40	Classic Rock & Roll	Soft Rock	R&B / Jazz
Alternative	Rap / Hip Hop	Country	Disco
Other			

Amusement devices available to clientele

Pool tables	Dart boards	Video / arcade games	Mechanical bull / rides
Rock climbing	Boxing / wrestling	Other	None

9.	Does the applicant feature any entertainment?	YES	NO
	IF YES, DESCRIBE TYPE AND FREQUENCY		

10.	Is dancing allowed on the premises?	YES	NO
11.	Are mosh pits, stage diving, or crowd surfing permitted?	YES	NO
12.	Are any concerts or ticketed events promoted to the general public?	YES	NO
13.	Are any amusement devices on premises?	YES	NO

IF YES, DESCRIBE DEVICE(S) AND HOW SUPERVISED

STAFFING & CAPACITY

WAITING PERSONS

LIQUOR SERVERS

BARTENDERS

DOOR / SECURITY STAFF

SEATING — TOTAL PREMISES

SEATING — DINING AREAS

SEATING — BAR AREAS

FIRE-MARSHAL LEGAL CAPACITY

AVG MIXED DRINK \$

AVG BEER \$

AVG WINE GLASS \$

AVG WINE BOTTLE \$

Is volunteer labor used to serve or sell alcohol?

YES

NO

Are employees permitted to consume alcohol during their hours of employment or service?

YES

NO

BANQUETS & PRIVATE AFFAIRS

BANQUET / PRIVATE EVENTS PER WEEK

BANQUET / PRIVATE EVENTS PER YEAR

MAX ATTENDANCE PER EVENT

14. Are only the applicant and its authorized employees / members permitted to serve alcohol at all events?

YES

NO

15. If outside persons serve alcohol, are they required to carry liquor liability limits equal to or greater than the applicant's and name the applicant as additional insured?

YES

NO

IF YES, LIMIT REQUIRED \$

LIQUOR LIABILITY CONTROLS

FORMAL ALCOHOL TRAINING COURSE (TIPS / SERVSAFE / OTHER)

% SERVERS / BARTENDERS CERTIFIED

DAYS SURVEILLANCE VIDEO RETAINED

16. Are all alcohol-selling / -serving employees currently certified in a formal alcohol training course?

YES

NO

17. Does the applicant have written policies for responsible alcohol service understood by each employee?

YES

NO

18. Does the applicant have written guidelines for checking IDs?

YES

NO

19. Are driver's licenses / IDs scanned into a document-retention system?

YES

NO

20. Is there a written policy to refuse service to intoxicated or underage patrons?

YES

NO

21. Are functional, operational surveillance cameras used inside the establishment?

YES

NO

22. Does the applicant maintain incident logs documenting refusals of service or alcohol-related incidents?

YES

NO

23. Does the applicant provide or arrange third-party transportation (taxi / rideshare) for patrons?

YES

NO

24. Are patrons under the legal drinking age permitted on the premises?

YES

NO

25. If under-age patrons are permitted, are they permitted past 10 p.m.?

YES

NO

IF NOT PERMITTED, HOW IS THIS ENFORCED?

26. Is the establishment 21-and-over only, with dedicated door staff and ID scanning?	YES	NO
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IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

LIFE SAFETY & SECURITY

Security / door staff used (check all that apply)

Bouncers	Doormen	Off-duty police	K9-unit officers
Contracted security firm	Inside	Outside	Armed
Unarmed	None		

NAME OF SECURITY FIRM (IF CONTRACTED)	# MARKED EXITS

Weapons carried by security (if any)

Firearms	Tasers / stun guns	Mace / pepper spray	Service firearms (off-duty police)
Other	None		

OTHER SECURITY WEAPONS (DESCRIBE)

27. Are bouncers, security, or doorpersons ever employed?	YES	NO
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28. Is security employed directly by the applicant (vs. contracted)?	YES	NO
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29. If security is contracted, is a certificate of insurance with hold-harmless / additional-insured obtained?	YES	NO
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30. Are firearms or other weapons permitted or kept on the premises?	YES	NO
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31. Is the building fully sprinklered with central-station monitoring and tested exit lighting?	YES	NO
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32. Are there written procedures for handling violent or disruptive patrons, and are incidents documented?	YES	NO
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33. Within 3 years, any assault & battery, fight, shooting, or police calls for disturbances at the premises?	YES	NO
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IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

VALET PARKING

34. Is valet parking offered?	YES	NO
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35. Is valet service provided by the applicant's own employees?	YES	NO
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36. If valet is contracted to a third party, is a hold-harmless agreement and certificate of insurance obtained?	YES	NO
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IF YES, NAME OF VALET COMPANY

GENERAL LIABILITY & ASSAULT / BATTERY

CURRENT GL CARRIER	GL EACH-OCCURRENCE LIMIT \$	GL AGGREGATE LIMIT \$

37. Does the applicant currently carry General Liability insurance?	YES	NO
38. Is Assault & Battery excluded under the General Liability policy?	YES	NO

IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

COVERAGE REQUESTED

LIQUOR LIABILITY EACH-COMMON-CAUSE LIMIT	LIQUOR LIABILITY AGGREGATE
ASSAULT & BATTERY (INCL. / EXCL. / SUBLIMIT)	GL EACH-OCCURRENCE (IF COMBINED)
GL AGGREGATE (IF COMBINED)	DEDUCTIBLE / SIR
REQUESTED EFFECTIVE DATE	

VIOLATIONS & CLAIMS HISTORY

39. Within the past 5 years, has the applicant's liquor liability coverage been cancelled or non-renewed?	YES	NO
40. Has the applicant's liquor license ever been suspended or revoked?	YES	NO
41. Has the applicant ever filed for bankruptcy?	YES	NO
42. Is the applicant aware of any fines, violations, or citations for the sale / service of alcohol in the past 5 years?	YES	NO
43. Within the past 5 years, any reported or potential liquor liability and/or assault & battery claims at this location?	YES	NO

IF "YES" TO ANY OF THE ABOVE, EXPLAIN (REFERENCE QUESTION NUMBER)

Violation Detail

DATE OF VIOLATION	TYPE OF VIOLATION	ACTION TAKEN TO PREVENT FUTURE VIOLATIONS

LOSS HISTORY

List all claims and losses for the past 5 years, regardless of fault or payment. Attach currently-valued (within 90 days) loss runs for all lines.

44.	Has the applicant had any claims, losses, or incidents in the past 5 years?	YES	NO
45.	Are there any known incidents, facts, or circumstances that may result in a claim?	YES	NO
46.	Has any coverage been declined, cancelled, or non-renewed in the past 5 years?	YES	NO

Loss Detail

DATE OF LOSS	LINE / COVERAGE	CLAIMANT	DESCRIPTION	PAID \$	RESERVED \$	STATUS (O/C)

APPLICANT STATEMENT & SIGNATURE

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (in some states a fine and/or imprisonment). The applicant represents that the statements and answers given are true, complete, and accurate to the best of their knowledge and will be relied upon by the insurer. Completion of this application does not bind coverage.

	DATE
SIGNATURE OF APPLICANT	
PRINTED NAME	TITLE
PRODUCER / AGENCY	HEDGE SUBMISSION #