Subject: Important Recommendation: Addition of Liquor Liability Insurance

Dear [Client Name],

I am writing to you today regarding your current insurance portfolio with [Agency Name]. During our recent review of your business operations, we noted that your current General Liability policy does not include coverage for Liquor Liability.

Because your business is involved in the sale, service, or distribution of alcoholic beverages, you face specific legal exposures that are typically excluded from standard liability policies. A Liquor Liability Endorsement is essential to protect your business against claims involving:

- Injury or property damage caused by an intoxicated patron.
- Lawsuits related to the service of alcohol to minors.
- Legal defense costs associated with liquor-related litigation.

We strongly recommend adding this endorsement to your policy to ensure there are no gaps in your protection. Without this coverage, your business may be personally responsible for all damages and legal fees resulting from alcohol-related incidents.

Please find the attached quote for this addition. If you would like to proceed with binding this coverage, or if you have any questions regarding the terms, please contact me at [Phone Number] or [Email Address].

Sincerely,

[Agent Name]
[Title]
[Agency Name]