

To: [Client Name/Policyholder Name]

From: [Agent/Broker Name]

Date: [Current Date]

Subject: Recommendation for Seasonal Patio Liquor Liability Expansion

Dear [Client Name],

As you prepare to open your seasonal outdoor patio, we recommend a review and expansion of your current Liquor Liability Insurance coverage. Extending alcohol service to an outdoor area increases your footprint and introduces specific risks that may not be fully addressed under your standard indoor policy.

To ensure your business is protected during the peak season, we recommend the following actions:

- **Update Premises Definition:** Formally notify the carrier to include the patio, sidewalk cafe, or deck as part of the "insured premises."
- **Review Limit Adequacy:** Consider increasing your per-occurrence limits to account for higher seasonal foot traffic and increased alcohol sales volume.
- **Off-Premises Endorsement:** If your patio is separated from your main building by a public walkway, ensure your policy covers "off-premises" transitions.
- **Compliance Review:** Verify that your patio layout meets all local municipal requirements and liquor board safety standards.

Operating an outdoor service area without verifying these coverage extensions could lead to a gap in protection should an alcohol-related incident occur outside.

Please contact our office by [Date] to confirm your patio opening date and to update your policy accordingly. We will provide a revised quote based on your projected seasonal sales.

Sincerely,

[Your Name]

[Your Agency Name]

[Your Phone Number]