

[Date]

[Client Name]

[Business Name]

[Address]

[City, State, Zip Code]

Subject: Advisory Regarding High-Volume Sales and Liquor Liability Coverage Expansion

Dear [Client Name],

Based on a recent review of your operations and the notable increase in your establishment's sales volume, we are writing to advise you on the necessity of expanding your Liquor Liability insurance coverage.

As your high-volume sales continue to grow, your exposure to alcohol-related risks increases proportionally. Standard general liability policies often contain exclusions or insufficient limits to cover the complexities of major incidents. To ensure your business remains protected, we recommend the following adjustments to your current policy:

- **Increased Aggregate Limits:** Raising the total payout limit for the policy term to account for high-frequency foot traffic.
- **Assault and Battery Coverage:** Ensuring specific protection against physical altercations that may occur on premises.
- **Defense Cost Outside Limits:** Securing legal defense funding that does not deplete your primary coverage amount.
- **Expanded Definition of Insured:** Including all staff, security personnel, and management under the liability umbrella.

Operating at high volumes without these specific protections leaves your business assets vulnerable to litigation and regulatory fines. We would like to schedule a brief consultation to review your current sales data and provide a quote for an expanded policy tailored to your current trajectory.

Please contact our office at [Phone Number] or via email at [Email Address] to discuss these updates.

Sincerely,

[Your Name]

[Your Title]

[Agency Name]