

Any restaurant that sells alcohol should be carrying liquor liability insurance. This critical coverage is designed to protect you from third party claims generated by accidents caused by inebriated customers who did at least some of their drinking at your establishment. And the way that insurance companies underwrite and rate this coverage can be myopic at best. Here's how to make sure that the insurance company's myopia isn't costing you extra money on your restaurant insurance policy .

In an effort to simplify their underwriting process to one simple question, many insurance companies that include liquor liability in their restaurant insurance package policy will simply ask you what % of your gross sales come from sales of alcohol. On the surface, this might seem like a logical way to get at the question of how much liquor liability exposure you have but, there are holes in this strategy that play against the fine dining restaurant as well as the bar and grill.

If your restaurant is a fine dining establishment, you may be especially vulnerable simply because the price of drinks and fine wines is a larger percentage of the gross receipts than a restaurant who just sells domestic beers in a can. Even some bar and grill type dining establishments with the higher end beers on tap can run into this problem. Just because you sell fine wines with your meals doesn't mean your patrons are all a bunch of crazy drunks, pouring out of your restaurant to commit drunken mayhem on the streets. But you would never know that by talking to some of these insurance company underwriters who have exact rules about your liquor sales percentages.

Luckily, there is a better solution. At Clinard Insurance Group, in Winston Salem, NC, we specialize in all types of restaurant insurance. We have developed a program with our insurance companies that takes into consideration the fact that your percentage of alcohol sales to food sales is high not because you are a bar, but because you sell fine wines and top shelf liquors. With that in mind, we are able to help you keep your liquor liability rates under control and save you money, year in and year out while still providing you with the critical liquor liability coverage you need.

If we can help you with your restaurant insurance needs, please call us. We have developed several specialized restaurant insurance programs to make sure your round peg is not jammed into a square hole. We have a fine dining restaurant insurance program, a casual dining restaurant insurance program, a fast food restaurant insurance program, a bar and grill restaurant insurance program and even a catering company insurance program. If we can help, please call us, toll free, at 877-687-7557 or visit us online at

www.TheRestaurantInsuranceStore.com.