



# VFW Post Insurance Program

## Loss Control Article

## Liquor Liability

In mid-18<sup>th</sup> century England liquor was sold in shops by the dram, or approximately a spoonful. These “dram shops” were subject to specific taxes and regulations. Today, a dram shop refers to any establishment that sells alcohol in any amount. Each state has specific laws and regulations regarding the liability of these shops.

Lawsuits that arise from patrons who have over-indulged and had accidents have become increasingly common. It’s impossible to make your Post judgment proof, but there are things Posts can do to better protect themselves from the financial devastation that could arise from an unfortunate lawsuit.

### **Train Your Staff**

Become familiar with the laws in your state regarding when or how alcohol can be served and make sure your Post conforms to them. Make sure everyone is asked to show ID. Remember, asking someone’s age is not the same as requesting to see their driver’s license! Finally, make sure your bartender and servers are able to recognize the signs that a patron has had too much to drink and ensure they know how to tactfully handle the situation. Sometimes a friendly word and an offer to call a cab is all that’s needed to avoid hurt feelings and embarrassment.

### **Don’t Overlook Special Events**

You may not have a tavern, but what about occasions where you hold catered events and alcohol is served? Confirm with your caterers that they have liquor liability insurance and a staff trained in proper alcohol serving methods.

### **Adopt Policies to Protect Patrons**

Simple tricks can help prevent people from leaving your Post intoxicated. Offer a variety of non-alcoholic drink choices, such as soda or juice. Provide food items to help slow the absorption of alcohol. Be sure your bartender is using a jigger to measure alcohol into each drink, not pouring straight from the bottle. Finally, close the bar well ahead of the actual Post closing time to give tipsy patrons time to get sober.

### **Liquor Liability Insurance**

The most important thing your Post can do is make sure you have adequate liquor liability insurance. This insurance protects the Post in the instance of a lawsuit resulting from the sale, distribution or serving of alcoholic beverages. The VFW Post Insurance Program can ensure you’re protected, and when you purchase a liquor liability policy you receive a free Liquor Liability Loss Prevention Packet. Call us at 800-829-8390 to protect your Post today!

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