

CATERING SERVICES

BANQUET HALL

While attending a wedding at the insured's banquet hall, a guest was served four to five drinks during the course of the party. After leaving the party, he and six passengers drove off in his vehicle. Traveling at a high rate of speed, he lost control of the vehicle and struck a parked truck and light pole. Two passengers were ejected from the car, and the other two were badly injured. The insured pled guilty to assault by vehicle, and the banquet hall was sued for negligent service. Legal costs have exceeded \$62,000 and the full policy limit of \$1,000,000 was paid in damages.

CONCESSIONAIRE

After a long day of drinking, a patron went to the local rodeo/dance club, where he consumed eight to ten beers. Around 11:00 PM, the patron headed home. He was traveling at 88 mph in a 70 mph zone, and collided with a stopped vehicle, pushing it into a bluff. Two passengers were ejected from the vehicle and suffered extensive injuries. The police report noted the driver to be at fault due to intoxication (.22 blood alcohol content level) and driving at an excessive speed. Both passengers brought suit against the concessionaire for serving an allegedly intoxicated person. Legal costs were \$77,000 and the claim was settled for \$1.5 million.

OFF-PREMISES CATERER

The caterer was responsible for the service of alcohol at an anniversary party. One of the guests who had been served a few drinks left the party with two friends. On the way home, their vehicle struck a tree. One passenger was paralyzed from the neck down, and the other passenger also suffered extensive injuries including permanent facial scarring. Both injured parties brought suit against the caterer for serving an allegedly intoxicated person. Legal costs have exceeded \$70,000 and the claims are currently reserved at \$500,000.

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For an application and more information, please visit AgostiniSurplus.com

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This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

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