

Claims Scenarios

Based on true stories!

Bar and restaurant owners are exposed to countless risk factors each and every day. Assessing these risk factors and obtaining appropriate coverage is essential to a successful bar or restaurant business. The following claims scenarios are just a few of the reasons insurance is necessary for these types of establishments.



A bartender overserves a patron or a member in the case of a social club. The patron or member then leaves the establishment and crashes into another vehicle injuring the person in that vehicle.

A patron or social club member is either 1) assaulted by another patron or 2) assaulted by an employee of the insured causing injuries.

An employee of the insured establishment has a few drinks after work and hits a car head on while driving home. The other driver is killed or severely injured in the accident.

A patron slips and falls on liquid/debris inside the establishment and is injured as a result.

A patron suffered food poisoning after eating at the establishment.

A liquor store clerk unknowingly serves an intoxicated patron. The patron then consumes the alcohol they just bought in the parking lot and gets in a fight with another patron entering the store.

A patron was sitting on a bar stool, and while moving bar stool closer to the bar the tip of the patron's finger is sliced off due to a defective bar stool.

A patron sits on or falls on a piece of broken glass causing injury.

A patron falls from a bar stool after railing gives way or stool collapses.



Pipes burst due to freezing temperatures causing water damage.

Insured comes to business in the morning and finds door was open and merchandise was stolen.

Employee, patron or vandal breaks insured's refrigeration equipment causing food to spoil (spoilage claim).

Compressor broke down causing food spoilage (mechanical breakdown + spoilage).

Severe wind/thunderstorm caused the insured to lose power, which resulted in food spoilage.

Insured's fire suppressant sprinkler set was set off causing water damage.

Fire at insured causing extensive damage OR fire at building next to insured causing smoke damage to the insured.