

# FINE WINE & GOOD SPIRITS

## Insurance Requirements

The Pennsylvania Liquor Control Board (PLCB) must have a certificate of insurance (COI) on file from each interested party (“Applicant”), including the vendor of record, tasting scheduling company, winery, distillery, etc.

The Applicant and its carrier must fully understand the nature of the proposed relationship between the Applicant and the PLCB as it relates to vendor in-store tastings. Specifically, that by accepting the offer of participation in the PLCB’s Vendor In-Store Tasting Program, including acceptance of and adherence to the program’s terms and conditions, and providing the required minimum insurance coverage documentation, execution of the electronic Indemnity Against Liability Form and the Delegation of Signature Authority Form, the Applicant is entering into a contract with the PLCB.

The PLCB will not interpret policy documents such as endorsements, addenda, schedules, “quick references,” or the like. Rather, the ACORD form is strongly preferred and must contain all relevant information.

Each Applicant must document, at minimum, the following types of coverage:

- General liability coverage (sometimes called “business liability insurance” or “commercial general liability insurance”) for a minimum of \$1 million per occurrence AND a minimum of \$2 million per occurrence annual aggregate.

AND

- Liquor liability insurance for a minimum of \$1 million per occurrence AND a minimum of \$2 million per occurrence annual aggregate.

Some carriers do not sell liquor liability coverage at all, in which case the COI will identify separate policies from separate carriers. Some carriers sell general liability policies that include liquor liability either as part of the general liability package or as separate lines of coverage with separate limits of coverage.

If liquor liability coverage is under the same policy as the general liability coverage and is NOT a separate line of coverage, then the COI must document that the named insured has at minimum \$2 million per occurrence and a minimum of \$4 million per occurrence annual aggregate coverages.

If general and liquor liability coverages are under the same policy but constitute separate lines of coverage with separate limits, then that fact must be clearly documented on the COI, with relevant notes in the Description section.

If an Applicant does not have the above-listed minimum liquor liability coverages but has an excess or umbrella policy that explicitly includes liquor liability coverage, the PLCB may accept that excess or umbrella coverage substitution when fully and properly documented on the COI.

The PLCB must be named as an additional insured for each type of insurance described above. That may be accomplished via checking the "ADDL INSD" box next to each type of insurance and/or by inserting verbiage in the Description section.

No tastings will be scheduled until all required COIs are received by the PLCB.