

AUGUST 2026

## Assault & Battery: The Coverage Gap That's Costing Bar Owners Millions

### *A Fight in Your Bar Could Wipe You Out — Unless You Have This Coverage*

August in Kansas City means hot nights, packed patios, and unfortunately — the occasional altercation. Assault & battery incidents are among the top causes of claims against bars and restaurants, yet most owners have no idea their standard GL policy specifically excludes them. This month I'm breaking down A&B coverage: what it is, what it costs, and why you need it before the next big fight night, game day, or late-night event.

#### ■ The Assault & Battery Exclusion Explained

Most general liability and liquor liability policies contain an assault and battery exclusion. This means that if a fight breaks out on your premises — whether you're involved or not — your insurer can deny the claim. The injured party can still sue you for failing to provide a safe environment. And without coverage, you're paying defense costs and any judgment out of pocket.

#### ■ What A&B Coverage Actually Covers

A properly structured assault and battery policy or endorsement covers: bodily injury to patrons from fights on your premises, claims alleging negligent security (failure to have adequate staff or cameras), third-party property damage during an altercation, and defense costs — which alone can run \$50,000+ even on a case you win.

#### ■ Who Needs It Most?

If you have a bar, nightclub, sports bar, live music venue, or any establishment open past 11 PM — you need standalone A&B coverage. Higher risk triggers: cash-only operations, frequent live entertainment, limited security staff, late-night hours, and high-volume alcohol service.

#### ■ JAY STOETZER

Independent Insurance Agent

GKCRA Member

46+ Years Experience

**Call or Text: 816-384-7738**

[jay@insure247.com](mailto:jay@insure247.com)

[insure247.com](http://insure247.com)

#### ■ THIS MONTH'S FOCUS

##### Assault & Battery Coverage

*"An ounce of prevention is worth a pound of cure." — Benjamin Franklin*

#### ■ DID YOU KNOW?

- Nightclubs and bars are 5x more likely to have an A&B claim than a restaurant with no bar service.
- Even if your employee breaks up a fight and someone gets hurt, that claim can be excluded under a standard policy.
- Some carriers are now bundling A&B coverage into specialty hospitality packages — often at lower cost than adding it as a standalone endorsement.

#### ■ CLIENT WIN SPOTLIGHT

*I placed a late-night bar in the Crossroads district with an A&B endorsement after they had a claim denied by their previous carrier. The new policy included A&B, liquor liability, and GL — all in one package — for less than what they were paying before. The owner said it was the best insurance call they ever made.*

— Jay Stoetzer

#### PRO TIP FROM JAY:

Don't wait for an incident. Pull out your current GL policy and search for 'assault,' 'battery,' or 'physical altercation' in the exclusions section. If you find it, call me immediately.

### ■ Spicy Margarita Rim Salt Blend

#### Ingredients:

- 3 tbsp kosher salt
- 1 tbsp chili powder
- 1 tsp smoked paprika
- 1 tsp lime zest
- ½ tsp cayenne

#### Instructions:

1. Combine all ingredients; mix thoroughly.
2. Spread on a flat plate.
3. Rim glass with lime wedge, then press into salt blend.
4. Store excess in airtight container for up to 2 weeks.

### ■ REFERRAL REWARD PROGRAM

Earn \$25 for every restaurant or bar owner you refer who gets a quote from me. No cap on referrals.

### ■ FREE POLICY GAP ANALYSIS

Send me any policy and I'll identify coverage gaps and potential savings — no charge, no obligation.

**Call or Text: 816-384-7738**

## Is Your A&B Exposure Covered?

As a GKCRA member, I offer free policy gap analyses for restaurant and bar operators. I'll review your exclusions page and tell you exactly where you stand.

★ **Call or Text Jay: 816-384-7738 | [jay@insure247.com](mailto:jay@insure247.com)** ★

## FREE RESTAURANT & BAR SAFETY MANUAL + RISK MANAGEMENT GUIDE

As a value-added resource for my clients and GKCRA members, I provide a customized Restaurant & Bar Safety Manual and Risk Management Guide — at no charge. This comprehensive resource covers kitchen safety protocols, slip-and-fall prevention, alcohol service training requirements, employee onboarding checklists, and loss control best practices used by top hospitality carriers.

*These manuals are a differentiator that can help reduce your premiums over time by demonstrating proactive risk management to carriers.*

★ **Email or text to request your free copy: [jay@insure247.com](mailto:jay@insure247.com) | 816-384-7738** ★

[jay@insure247.com](mailto:jay@insure247.com) | 816-384-7738 | [insure247.com](http://insure247.com) | 7001 N Cherry St Suite 201, Gladstone, MO 64118