

JULY 2026

Liquor Liability: Refresher for Independence Day & Summer Events

Summer Events = Elevated Liquor Liability. Are You Ready?

Happy Independence Day from Jay Stoetzer Insurance! July 4th is one of the highest-revenue — and highest-risk — nights of the year for bars and restaurants. Special events, extended hours, larger crowds, and higher alcohol volume mean your liquor liability exposure spikes dramatically. This month I'm revisiting liquor liability with a summer events focus, because what's fine for a normal Saturday isn't always fine for a 500-person rooftop party.

■ Special Events and Your Base Policy

Many liquor liability policies have a per-event limit or require a separate endorsement for events above a certain attendance threshold. If you're hosting a large Independence Day party, a concert, a Royals watch party, or a private corporate event, you may need a special event policy — or at minimum, a rider added to your current policy before the event date.

■ Temporary Outdoor Service Exposure

Serving alcohol on a patio, rooftop, or temporary structure creates distinct liability exposures. Is the area secured? Are minors visually distinguishable? Are your staff TIPS-certified for the outdoor environment? These factors affect both your claim exposure and your ability to collect on a claim if an incident occurs.

■ TIPS and Server Training Documentation

Carriers increasingly require evidence of alcohol server training (TIPS, ServSafe Alcohol, or similar) as a condition of coverage or as a premium discount qualifier. Document your staff training — keep certificates on file. I can advise on carriers that give the best credits for certified staff.

■ JAY STOETZER

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■ THIS MONTH'S FOCUS

Liquor Liability (Summer Edition)

"Freedom is not worth having if it does not include the freedom to make mistakes." — Mahatma Gandhi

■ DID YOU KNOW?

- July 4th has the highest DUI rate of any holiday in the US — making it your highest-risk night for downstream liquor liability claims.
- A temporary outdoor bar set up without a proper liquor license extension can void your liquor liability coverage for that event entirely.
- Special event insurance can be purchased on a per-event basis for as little as \$150-\$400 — far cheaper than the exposure of going uninsured.

■ CLIENT WIN SPOTLIGHT

A bar in the Power & Light District was hosting a rooftop 4th of July event with 400+ guests. Their base liquor liability policy capped at \$300K per occurrence — far below the exposure of an event that size. We added a special event rider before the event for \$280. No claim, but the peace of mind was worth every dollar.

— Jay Stoetzer

PRO TIP FROM JAY:

Before any large event, call me and I'll do a 5-minute coverage check: confirm your limits are adequate for the attendance, verify your outdoor service is covered, and check that your event is noted with your carrier.

■ KC Spirit Festival Punch (Batch)

Ingredients:

- 1 bottle Kansas City bourbon
- 2 cups fresh lemonade
- 1 cup peach nectar
- ½ cup ginger beer
- 1 cup sliced peaches
- Fresh mint for garnish
- Large ice block

Instructions:

1. Combine bourbon, lemonade, and peach nectar in a large punch bowl.
2. Stir gently; add ice block to keep cool without diluting.
3. Top with ginger beer just before serving.
4. Garnish with peach slices and mint sprigs.

■ 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

Hosting a Summer Event? Call Me First.

A 5-minute phone call before your next big event can confirm your coverage is adequate or identify a gap before it becomes a claim. I'm always available for GKCRA members.

★ **Call or Text Jay: 816-384-7738 | 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 | 816-384-7738** ★

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