

## **IMPORTANT INFORMATION REGARDING LIQUOR LIABILITY INSURANCE REQUIREMENTS**

To eliminate confusion and possible license returns, please review the information below regarding the State requirements for Liquor Liability Insurance Certificates.

- The **NAME** on the Liquor Liability Insurance Certificate matches **EXACTLY** with the **LICENSEE NAME** given on the renewal liquor license application or new application.  
**Example:** Renewal form lists ABC Company, Inc. – the Insurance Certificate must also read ABC Company, Inc. and not just ABC Company, leaving off the Inc.
- If your renewal states the **LICENSEE NAME** as his or her own name, followed by the trade name, the Liquor Liability Insurance Certificate must list **BOTH** licensees' names and the trade name.  
**Example:** Mark & Jane Anderson, DBA Anderson's Eatery – the Insurance Certificate must include both of these names and not just Anderson's Eatery or Mark Anderson without Jane's name.
- The **ADDRESS** on the Liquor Liability Insurance Certificate must be the same address as the licensed premises. **NO HOME ADDRESSES.**
- **INSURANCE DATES:** The date of expiration is the exact date of the City expiration date and shows coverage for the entire or the remainder of the City license period. Only exception is to have "Continuous until cancelled" included in description of operations section.

**The City of Brooklyn Center liquor licenses run for the period January 1 through December 31 – the Liquor Liability Insurance must run for the same time period. The insurance coverage cannot expire during the license period.**

## **CITY OF BROOKLYN CENTER CITY CODE SECTION 11-121**

### **Section 11-121. LIABILITY INSURANCE AND PROOF OF FINANCIAL RESPONSIBILITY.**

Subdivision 1. Insurance Required. All applicants for any Liquor license or a Consumption and Display Permit must, as a condition to the issuance of the license or permit, provide proof of Liquor liability insurance to the City Manager's designee, which shall be subject to the approval of the City Council. The issuer or surety on any liability insurance policy or bond shall be licensed to do business in the State of Minnesota, and all documents shall be approved as to content, form, and execution by the City Attorney. The licensee and the City shall be named as joint insureds on the liability insurance policy. The policy shall be effective for the entire license year.

Subdivision 2. Proof of Financial Responsibility. All applicants for any Liquor license or a Consumption and Display Permit must, as a condition to the issuance of the license or permit, demonstrate proof of financial responsibility. Proof of financial responsibility may be provided by supplying to the City Manager's designee any of the following information:

- a. An insurance certificate stating that there is in effect for the license or permit period an annual aggregate insurance policy of not less than \$300,000 per policy year for the Premises for dram shop insurance; or
- b. A bond of a surety company with minimum coverage as provided in clause (a); or
- c. A certificate from the Commissioner of Finance that states that the licensee or permittee has deposited with the Commissioner of Finance \$300,000 in cash or securities that may legally be purchased by savings banks or for trust funds having a market value of \$300,000.

Subdivision 3. Any liability insurance required by this Section must provide that it may not be canceled for any cause by either the insured or the insurer unless the canceling party has first given ten days' notice in writing to the City of the intent to cancel the policy.