

LIQUOR LIABILITY

We realize that obtaining liquor liability for events that include alcohol can be a confusing process. We would like to give you a brief outline of who needs this extra coverage and how to get it.

Liquor Liability is needed if you are *“in the business of selling, serving, or furnishing alcoholic beverages.”* Our experience has been that you are considered as “in the business of” if you advertise that alcohol will be served (either on promotional posters or the admission tickets) or if there is any exchange of money (“donations” are considered exchange of money) for the alcohol. Your city or county officials should determine if your event requires a liquor license.

A license from the State of Iowa is needed if the above applies to the event. Liquor license applications are now completed *online* at www.iowaabd.com

A few things to note when completing your online application with the Iowa ABD:

- The website will guide you through the *online* liquor license application process.
- The online application asks for Name of Applicant. This should always be the corporate name of your church or school, not the person completing the application.
- The next line is “DBA” you may enter the name of your event or simply input the corporate name again.
- The effective date will always be the first day that alcohol will be served on your premises in conjunction with the event.
- A short-term liquor license will be issued for 5 days even if the event itself is 2; the short-term policy effective dates will reflect the license dates.
- The name and location of the event in which you apply on the Iowa ABD website must match verbatim what you use on the liquor liability application. This is how the company will be able to approve your dram certificate, so you can obtain the liquor license.
- The *online* license application asks for the name of the insurance carrier providing the liquor liability (or dram shop) coverage. Please enter **Founders Insurance Company** as the insurance carrier.
- If changes need to be made to the *online* license application after completing it initially – you may contact the Iowa ABD at 866 – 469-2223, select option 1 or 515-281-7400, select option 1 and they should be able to amend this for you.
- Send a copy of the on-line application along with your liquor liability application to Catholic Mutual Group.

After you have completed the *online* Liquor License application successfully, the website site will indicate that your application is “approved pending dram insurance”. At this point, please contact Kris Westlake at Catholic Mutual for a Liquor Liability Insurance application.
Phone: 800-228-6108, ext. 2327 Email is: kwestlake@catholicmutual.org

A few things to note when completing your liquor liability application:

- **The name and location of the event in which you apply on the Iowa ABD website must match verbatim what you use on the liquor liability application.** This is how the company will be able to approve your dram certificate, so you are able to obtain the liquor license.
- An application for liquor liability (Dram) Insurance must be submitted to the IA ABD **before** the Liquor Insurance and Liquor License can be issued.
- Should you providing instructions to issue the liquor liability policy, then need to cancel the policy, due to any reason or due to COVID19, the premium is 100% earned (means no returned premium if event is canceled).
- The application asks questions about the event, such as how many people attend, the average age group, what type and hours of the event and the type and quantity of alcohol being served.
- Return the completed application to Catholic Mutual and we will obtain the insurance coverage from Founders Insurance Company and will let you know the premium.
- **Please include with your application the “need by date” to present this information to your city/county officials for their approval.**
- The Diocese of Davenport will be listed as a Named Insured – this is already completed on the application.
- Our Broker, Risk Placement Services charges \$150 to place this coverage on your behalf. Another fee of \$150 may be charged if the Broker needs to request corrections to the IA ABD website.

When the insurance is in place, your license will be approved and the certificate will be issued online with the Iowa Alcoholic Beverages Division, usually within 7 business days.

Please do not hesitate to contact our office with any questions you may have.