

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

The website will guide you through the *online* liquor license application process. There are two particular parts of the *online* application that seem to be confusing. The 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" (abbreviation for "doing business as"). You may enter the name of your event or simply input your corporate name again. The effective date should **always be the first day that alcohol will be served** on your premises in conjunction with the event. **Send a copy of this application along with your liquor liability application to Catholic Mutual Group.**

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

- The effective/expiration dates on the dram certificate **must** match the liquor license. This will determine the effective dates of the policy.
- Typically 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 application.** This is how the company will be able to approve your dram certificate so you are able to obtain the liquor license. **If the names do not match a Service Fee of \$150 will apply.**
- **The Diocese of Davenport requires *minimum* limits of \$500,000/\$500,000 (effective December 18, 2019). This is reflected on the application.**

The *online* license application asks for the name of the insurance carrier providing the liquor liability (or dram shop) coverage. Please enter **Illinois Union Insurance Company (Westchester)** 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.

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

An application for Liquor Liability Insurance (Dram) must be submitted **before** the Liquor Insurance and Liquor License can be issued. The application asks questions about the event, such as how many people attend, the average age group, what type of event, the hours of the event and the type and quantity of alcohol being served. Return the completed application to Kris Westlake at Catholic Mutual. Kris will obtain the insurance coverage at this point from the insurance carrier **Illinois Union (Westchester)** 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.

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.

