

**Brownsville Navigation District  
INSURANCE REQUIREMENTS  
Liquor Liability**

These requirements are applicable to lessees of all business types who have lease sites that are:

- Lessees who offer alcoholic beverages for on-premises consumption

<b>Liquor Liability</b>	
Liquor Liability Insurance is required as an add-on to the General Liability policy or as a separate liability policy.	
Defense costs must not reduce coverage.	
The policy must not exclude:	
<ol style="list-style-type: none"> <li>1. Assault and Battery Coverage</li> <li>2. Employees as Patrons</li> <li>3. Mental Damages must not be excluded from the definition of “Damages”</li> </ol>	
Primary Limits	\$ 1,000,000 Each occurrence
Aggregate Limits	\$ 2,000,000 Each aggregate
Defense Costs	Unlimited