



STATE OF INDIANA
ALCOHOL AND TOBACCO COMMISSION

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Indianapolis, IN 46204

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NOTICE RE: LIQUOR LIABILITY INSURANCE

Effective July 1, 2024, all retailer permittees and craft manufacturer (small brewers, farm wineries, artisan distillers) permittees located in Indiana must maintain during the permit term:

- (1) a liquor liability insurance policy that has total coverage of at least five hundred thousand dollars (\$500,000); or
- (2) a liquor liability endorsement to a general liability insurance policy that has total coverage of at least five hundred thousand dollars (\$500,000).

All applicants must submit proof of liquor liability insurance along with any applicable permit application submitted on or after July 1st. All applicants who submitted an applicable permit application prior to July 1st and/or renewed an applicable permit prior to July 1st will have until December 31, 2024 to submit proof of liquor liability insurance to the Commission. *(Note: For permits that are deposited into escrow, proof of liquor liability insurance must be submitted to the Commission prior to the permit being made active).*

Proof of liquor liability insurance must be submitted to the Commission in the form of a certificate of insurance (COI) or policy declaration page that clearly identifies the coverage amount and contains the following information:

- (1) the name of the insured/permit holder;
- (2) the address(es) of the permit location(s) for which the insurance coverage applies; and
- (3) the effective date and expiration date of the policy.

To submit proof of insurance, please send any supporting documents identified above to your facility permit processor or upload documentation online using [MyLicenseOne](#) (Once logged in, locate the “Actions” tool next to the appropriate permit number on your dashboard and select “Upload Additional Documentation.” On the next screen, select “Additional ATC Documentation” and a new screen will appear. On the new screen, click the box for “Evidence of Liquor Liability Insurance” and a box will auto-populate to upload files).

If you do not already hold liquor liability insurance and need to obtain it, please contact your local independent insurance agent or visit the following sites for more information:

- Professional Insurance Agents (www.PIA.org)
- Independent Insurance Agents of Indiana (www.BigI.org)

Failure to comply with the liquor liability insurance requirement may result in the suspension and/or revocation of a permit as set forth in IC 7.1-3-1-6.4.