



**Serving Alcohol Inc.**  
Selling and Serving Safely

# Insurance Mitigation Checklist



**This checklist will allow you to conduct a self-assessment to discuss insurance rates with your carrier knowledgeably. This checklist was designed and developed by our founder, Robert Pomplun, who has over 30 years of consulting experience conducting risk, liability, and enforcement audits.**

**Please be aware that this is not a form provided by an insurance company or agency. It is an audit form that best prepares you to anticipate similar questions and areas of focus for underwriting and assessing your rates based on your business's risk characteristics and, ultimately, what insurance companies perceive as their exposure.**

**Our experience preparing businesses for the underwriting process determines the weighing process. If you wish for consulting, please get in touch with us at [support@servingalcohol.com](mailto:support@servingalcohol.com), and we will schedule a call to understand your needs better.**

# Insurance Safety Guidelines

1. Posting, "Proof of Age Sign"
2. Posting, "No Drinks Beyond this Point"
3. Posting, "All customers wishing to enter must have valid identification"
4. All employees requesting ID must ask for valid identification
5. A manager log book with daily documentation of refusal of alcohol service
6. No pitchers are to be served to one person. Two people in  
between per pitcher
7. No underage people are allowed in the establishment after 10:00 p.m
8. All employees are trained in state or insurance-approved training program
9. No late-night happy hours promotions after 10:00 p.m.
10. Pre and post-shift meetings with employees to write up  
daily incident reports
11. No reduction in drink prices after 10:00 p.m.
12. Employee pouring contracts to ensure company policy compliance
13. Managers monthly reviewing of employee pouring skills
14. Employee carding contracts to ensure policy compliance
15. Managers testing identification knowledge on employees
16. Employee use of force contracts with door host to  
ensure policy compliance
17. Managers attending community and police prevention meetings
18. Use of cameras to control the parking area
19. Use of employee cameras to take photos of problem customers
20. Non-impaired employee working contracts
22. Police running criminal checks on employees
23. Fire exit plan and employee test on fire procedures
24. No drink specials that promote overconsumption on a  
21-year-old birthday.
25. No power hour for 21-year-old birthdays from 12:00 a.m. until the  
following day at serving time
26. The "Do not enter" list is maintained and enforced at entry.
27. Employees are carding all patrons at all times
28. All drinks are measured and follow alcohol-measuring standards



# Insurance Safety Guidelines

29. All possible impairment interventions should be made using the "buddy system"; at least two in the group (the impaired person and a non-impaired buddy) should leave together
30. Alcohol-serving establishments will pay or offer alternative transportation for possibly impaired customers
31. All employees should communicate at shift change to let night shift staff know about potentially risky customers
32. No drinking of any alcohol by staff at any time
33. All underage people are off the premises after 10:00 p.m.
34. All managers write evening status reports after closing time
35. Have good lighting and black lights at the front door to check IDs
36. Having an electronic scanner at the front door or in the area
37. Having a magnifying glass
38. Food sales to liquor ratios match those mandated by the state
39. All employees should be trained in alcohol awareness within 90 days of hire to participate in an annual updating seminar
40. To check levels of impairment, all alcohol servers should ask the customer, "How are they doing?"; especially late-night sales
41. All employees and managers are trained on when to call for police assistance
42. Lights are turned on and alcohol serving is stopped near closing time
43. Employees are tested on house policy during team meetings
44. Traffic entry is not opening to a fast-moving road or highway
45. Time of closing occurs one hour before regular state closing time
46. No customers are allowed to have more than two drinks in front of them at one time
47. Having a dress code for entry
48. Having someone on staff with considerable experience to act as a mentor for other employees at all times
49. Patrols of the bathroom to eliminate unwanted activities and risk
50. The establishment is clean and not in need of repairs

