

1/14/21

## MEMORANDUM ON LIQUOR LIABILITY

Recently, the Florida State Council has negotiated and approved a new broad state liability policy through Lockton Affinity brokerage group based in Kansas City, but with a new insurance carrier called AIX (instead of Philadelphia). This plan covers all subordinate local councils and assemblies. Thus, when you are asked to produce proof of insurance for a certain Church or local event, you still should contact Lockton Affinity to obtain a certification of coverage.

We have strengthened the liquor liability coverage to ensure that all councils are covered when they either sell or seek donations for liquor as part of their normal, routine events. This does not cover home corporations which are “in the business of selling liquor” with their built-in bars. They will still need to obtain liquor licenses from their local authorities and purchase separate liquor liability coverage.

As part of the review process, we sought bids from several other brokerage firms. We were strongly advised to encourage local councils and assemblies to purchase at a very nominal fee of \$40 training for the brothers who routinely handle the liquor sales or distribution for their events. Attached is a website that was recommended and through which each council can obtain this training service.

<https://www.tipsalcohol.com/florida-alcohol-laws.html>

The Florida State Council strongly encourages each local council and assembly to purchase this training program as it will provide a defense should a council and/or its officers ever were sued by someone claiming that they injured themselves or others due to the Knights distribution of alcohol.

Vivat Jesus

Bob Rasch, State Advocate