

**From:** Ryan Smith

**Sent:** Tuesday, March 14, 2023 4:26 PM

**To:** Thomas Oliver; Joseph Andriano; Martin LaLonde; Kevin Christie ; Tom Burditt; Caroline Riehl

**Subject:** Help Bars and Caterers get insurance to protect themselves and the folks they host!

Hello Legislators,

This is Ryan Smith. I am an owner at the Monkey House and Fluid Bar Service in Winooski VT. I am writing to implore you to help update the liquor liability laws in our state. We are having an incredibly difficult time obtaining liquor liability insurance because of the Strict Dram shop laws in VT. We can not operate without this protection. It has been getting more expensive every year doubling the last 2 years and this year the insurance providers are more limited than ever before that will even consider writing a policy. While this mostly affects small business owners of bars and catering companies like us now that are mostly alcohol sales partnering with caterers that only do food. It is clear talking to local insurers that establishments such as restaurants and brew pubs are also being scrutinized in what business operations they perform and will likely be next to face rate increases and limited options.

Please provide your support by:

Supporting H.288 with a full move to liability on negligence rather than strict liability, a partial move will not change our access to liquor liability insurance. This to negligence will not impact public safety or reduce the vigilance of businesses and the department of liquor and liability's oversight on underage or afterhours drinking. Liquor liability insurance is an important piece of consumer protection, and the industry needs to have the ability to purchase it.

Remove landlords from the liability chain.

Allow for rule making or a study for any mandate that all bars and restaurants obtain liquor liability insurance.

Thank you for your support!

Ryan Smith  
Monkey House  
Fluid Bar Service