



Partners Risk
Services

BEYOND THE POUR COMPLIANCE MATTERS

A Guide to TIPS Training, Risk Management
and Compliance for Liquor Stores

LEARNING OBJECTIVES:

- ✓ Staff Training & Certification
- ✓ Legal Compliance & Licensing
- ✓ Liability & Risk Management
- ✓ Incident Documentation

SAFETY 1ST



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SAMPLE: Compliance and Loss Control for ABC Stores of South Carolina

Since joint and several liability laws can hold liquor stores fully responsible for alcohol-related incidents, even if they're only partially at fault, implementing strong loss control measures is essential to reduce liability risks and potential claims. Here are key strategies:

1. Staff Training & Responsible Alcohol Sales

✓ Implement a Strict ID Policy:

Require employees to check IDs for anyone appearing under 40 to prevent selling to minors.

Use ID scanners to verify legitimacy.

✓ Alcohol Sales Training:

Enroll staff in a state-approved responsible alcohol vendor program (e.g., TIPS or ServSafe Alcohol).

Teach employees how to recognize signs of intoxication and refuse sales when necessary.

✓ No-Sale List:

Keep a log of previously intoxicated customers or those attempting illegal purchases.

2. Surveillance & Security Measures

✓ High-Quality Security Cameras:

Install cameras covering entry points, checkout areas, and alcohol displays.

Store footage for at least 30–60 days to protect against liability claims.

✓ Visible Signage:

Post "We ID" and "No Sale to Intoxicated Persons" signs near registers.

Display state liquor laws to remind employees and customers of regulations.

✓ Cashier Positioning:

Ensure registers are in clear view of security cameras and management to monitor transactions.

✓ Limit Hours for High-Risk Sales:

Reduce late-night sales when intoxicated customers are more likely to purchase alcohol.

3. Incident Documentation & Reporting

✓ Refusal Log:

Maintain records of denied alcohol sales due to age, intoxication, or suspicious behavior.

✓ Incident Reports:

Document any disputes, accidents, or suspicious activity immediately.

Include witness statements, camera footage timestamps, and employee actions taken.

✓ Police & EMS Contact Protocols:

Train staff on when to contact authorities for intoxicated individuals or disturbances.

4. Insurance & Compliance Checks

✓ Review Your Insurance Coverage Regularly:

Work with your insurer to ensure you have liquor liability coverage that accounts for joint and several liability risks.

Consider excess liability coverage if operating in a high-claim area.

✓ Audit Compliance with Local Laws:

Conduct regular internal compliance checks to ensure adherence to liquor laws.

Stay informed about state-specific legal updates affecting liability exposure.

✓ Partner with the Liquor Association:

Membership provides legal updates, risk management resources, and group insurance benefits to reduce liability risks.



Liquor Store Loss Control Checklist

(Minimizing Risk Under Joint and Several Liquor Liability)

Use this checklist to help protect your liquor store from liability claims and ensure compliance with responsible alcohol sales practices.

◆ Staff Training & Responsible Alcohol Sales

- ✓ Train employees in responsible alcohol sales (TIPS, ServSafe Alcohol, or state-approved programs).
- ✓ Require ID verification for anyone appearing under 40; use ID scanners for accuracy.
 - ✓ Establish a strict no-sale policy for intoxicated customers.
- ✓ Maintain a No-Sale Log for individuals previously denied service due to intoxication or fraudulent IDs.
 - ✓ Ensure employees can identify signs of fake IDs and intoxication.
 - ✓ Post clear signage:
"We ID – No Alcohol Sales Without Proper Identification"
"No Sales to Intoxicated Customers"

◆ Surveillance & Security Measures

- ✓ Install high-quality security cameras covering entrances, cash registers, and alcohol shelves.
 - ✓ Retain security footage for at least 30–60 days for liability protection.
- ✓ Ensure cash registers are positioned in clear view of security cameras and management.
 - ✓ Post warning signs about video surveillance and strict alcohol policies.
- ✓ Limit late-night sales or require manager approval for large alcohol purchases.

◆ Incident Documentation & Reporting

- ✓ Keep a Refusal Log of all denied alcohol sales (date, time, reason, employee signature).
 - ✓ Document all incidents (disturbances, intoxicated patrons, fake IDs) with incident reports.
 - ✓ Maintain records of police or EMS involvement when needed.
- ✓ Train employees on when to escalate incidents to management or authorities.

◆ Compliance & Insurance Coverage

- ✓ Regularly audit store compliance with local and state liquor laws.
- ✓ Review liquor liability insurance coverage annually to ensure adequate protection.
 - ✓ Consider excess liability or umbrella coverage for high-risk areas.
- ✓ Partner with a liquor association for legal updates, risk management resources, and group insurance benefits.
- ✓ Proactive risk management protects your liquor store from costly claims!

