

# Professional Liability Attorney Ralph C. Chapa Jr.: Changing The Game When It Comes To Liquor Liability

FARMINGTON HILLS, MICHIGAN, UNITED STATES, April 1, 2020 /EINPresswire.com/ -- Picture it: it's Saturday night, and you're in a bar. You see someone who has had a little bit too much to drink. The bartender refuses to serve them another. Their friend orders two drinks, gives one to their intoxicated friend, and no one is the wiser.

This can seem like a harmless scenario, and it may very well be - for everyone except the owner of the business. [Ralph C. Chapa Jr. of Kaufman, Payton & Chapa](#), has the experience necessary to know that liquor liability is an important part of any restaurant and/ or bar's insurance plan.

Many restaurant owners believe that general liability insurance is enough, but according to liability lawyer [Ralph C. Chapa Jr.](#), this isn't the case.

Professional [liability attorney Ralph C. Chapa Jr.](#) explains it as follows:

Imagine that your restaurant serves liquor, beer, and Italian food. A family comes in and loads up on pasta and martinis, and they're tipsy when they leave. On the way home, they get into an accident, and someone in the other car dies.

Believe it or not, the relatives of the deceased have every right to sue your restaurant for the wrongful death of their loved one. This is where liquor liability insurance comes into play. Ralph Chapa explains that proper liquor liability insurance can be the difference between an unfortunate event and a devastation for your business.

If you serve liquor, wine, or beer at your establishment, Ralph Chapa believes that it's vital that you carry liquor liability insurance. You're not just protecting your employees - you're protecting the livelihood of you and your family.

Ralph C. Chapa Jr. of Kaufman, Payton & Chapa has spent years advising business owners who have found themselves in sticky situations that could have been avoided with proper liquor liability insurance. According to Ralph Chapa, liquor liability insurance is one of those things that make perfect sense in hindsight. Many of the people who have worked with Ralph Chapa mentioned that the felt liquor liability insurance wasn't important, as they were well covered by



their insurance policy.

Far too often, Ralph C. Chapa Jr. says, this situation simply isn't true. Professional liability attorney Ralph Chapa has seen too many businesses go belly up because of a lack of liquor liability insurance. Ralph Chapa advises business owners who sell alcohol to talk with their insurance agent to find out more about how they're covered in the event that someone who has been drinking at their establishment causes personal or property damage after being overserved. This situation happens often, and sometimes is not the fault of the person behind the bar.

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