

Dear _____,

We are in receipt of your correspondence of _____ requesting that we provide information to you concerning our liability insurance coverage and further requesting that we include your company as an additional insured under our policy and/or to indemnify you from certain liabilities. The purpose of this letter is to explain that while we will be happy to provide you with evidence of our liability insurance coverage, we are prohibited by Ohio law and the rules of the Liquor Control Commission from including you as an additional insured under such coverage or from providing indemnification to you.

Ohio's "tied-house" laws and rules, specifically O.R.C. Sec. 4301.24 and Liquor Control Commission Rule 43 (A) (2) (O.A.C. Sec 4301:1-1-43), prohibit a wholesaler from aiding or assisting a retail permit holder or providing anything of value to a retailer. Providing coverage as an additional insured under a wholesaler's liability insurance policy would be providing a thing of value and could subject both the wholesaler and the retailer to a citation for a violation of the above provisions.

We value our business relationship with you and would not want to engage in any activity that could result in negative consequences for either of us and, therefore, must respectfully decline your request to provide such coverage and/or indemnification. Please let me know if we can provide any further information in connection with this matter.

Sincerely,