

Understanding What Liquor Liability Means to South Carolina Residents

Imagine a mother of two, driving home after a long day at work when she's hit head-on by a drunk driver who had been overserved at a local bar. The mother suffers life-altering injuries, including a brain injury, and her medical bills quickly pile up. The drunk driver's insurance barely covers a sliver of her costs, leaving her family in financial distress. However, because of joint and several liability laws, the victim is able to hold the bar accountable for overserving the already intoxicated driver.

Joint and several liability ensures that all negligent parties are held responsible and provides the victim with the compensation needed to cover medical expenses, lost wages, and long-term care. Without these protections, victims like this mother would be left with no way to recover from the financial and emotional toll of a preventable tragedy.

Support Victims in South Carolina, Not Corporate Interests

Rejecting these reforms protects our community and our neighbors and upholds the principle that the injured deserve full justice. Let's ensure victims' rights remain a priority. Protecting joint and several liability is about keeping our legal system fair, effective, and compassionate.

What does liquor liability have to do with joint and several?

Liquor liability insurance holds bars accountable for overserving customers who later cause accidents, like drunk driving accidents. With joint and several liability, victims can recover compensation from both the driver and the bar. If one can't pay, the victim is still supported by negligent parties.

This system ensures that victims aren't left without the resources they need to heal. Liquor liability and joint and several liability work together to protect victims and hold negligent parties accountable for their wrongdoings, helping victims rebuild their lives after tragedy.

To address the rising costs and ensure fairness, several potential solutions have been identified:



Mandatory Server Training

Requiring alcohol server training can improve safety and accountability, allowing businesses to qualify for lower insurance premiums by reducing liability risks.



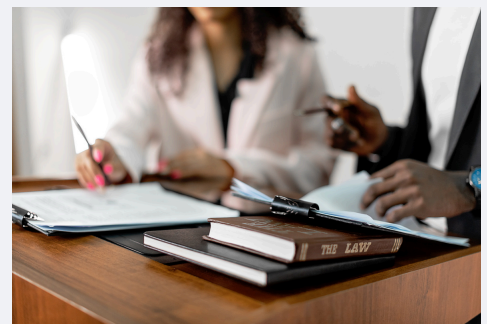
Tiered Premium Rates

A tiered premium structure would align rates with the risk level of each establishment, ensuring that lower-risk businesses pay less while higher-risk ones contribute more, encouraging safer practices.



Stronger DUI Laws

Enhancing DUI laws through stricter enforcement and penalties can reduce alcohol-related incidents, leading to fewer claims and lower insurance rates for businesses.



For more information call the South Carolina Association for Justice (SCAJ) at (803) 799-5097.