

2026 -- S 2148 SUBSTITUTE A

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LC004027/SUB A
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO ALCOHOLIC BEVERAGES -- RETAIL LICENSES

Introduced By: Senators Gu, Felag, and Urso

Date Introduced: January 16, 2026

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 3-7-27 of the General Laws in Chapter 3-7 entitled "Retail Licenses"
2 is hereby amended to read as follows:

3 **3-7-27. Insurance requirements.**

4 (a) In the town of Burrillville, an applicant for a license under this chapter shall file with
5 the application a certificate of insurance evidencing commercial, general-liability and property-
6 damage coverage in the minimum amount of three hundred thousand dollars (\$300,000); or for a
7 minimum amount to be set by ordinance. The certificate shall provide that the insurance shall not
8 be modified or cancelled unless prior, advance notice is given to the town of Burrillville and that
9 the town of Burrillville is named as an additional insured. A licensee must be insured by a carrier
10 licensed in this state.

11 (b) In the town of North Providence, an applicant for a license under this chapter shall file
12 with the application a certificate of insurance evidencing commercial, general-liability, and
13 property-damage coverage in the minimum amount of three hundred thousand dollars (\$300,000);
14 or for a minimum amount to be set by ordinance. The certificate shall provide that the insurance
15 shall not be modified or cancelled unless prior, advance notice is given to the town of North
16 Providence, according to the terms of the insurance policy, and that the town of North Providence
17 is named as an additional insured. A licensee must be insured by a carrier licensed in this state.

18 (c) In the town of Westerly, an applicant for a license under this chapter shall file with the
19 application a certificate of insurance evidencing commercial, general-liability and liquor liability

1 and property-damage coverage in the minimum amount of three hundred thousand dollars
2 (\$300,000). The certificate shall provide that the insurance shall not be modified or cancelled unless
3 prior, advance notice is provided to the town of Westerly, according to the terms of the insurance
4 policy, and that the town of Westerly is named as an additional insured. A licensee shall be insured
5 by a carrier licensed in this state.

6 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO ALCOHOLIC BEVERAGES -- RETAIL LICENSES

1 This act would require that applicants for a retail liquor license in the town of Westerly
2 acquire commercial, general-liability, liquor liability and property damage insurance coverage in
3 the amount of three hundred thousand dollars (\$300,000).

4 This act would take effect upon passage.

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