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### **Social Host Liability Tips:**

**Do Your Homework:** When hosting a holiday party, individuals should look to the liability portion of their homeowners or renters insurance policy to protect them if they are sued and found liable for an accident involving a guest who drank at their home. Consumers should regularly review their liability coverage limits to ensure they are adequately covered should an accident occur.

**Consider an Umbrella Policy:** While holiday partygoers and hosts alike should act responsibly and know their limits, consumers need to acknowledge that most risks cannot be entirely eliminated. But planning ahead and learning about what's involved in hosting a reception is the best defense. Purchasing a personal "umbrella" liability policy — providing \$1 million or more in additional coverage over the limit of a standard homeowners or renters policy — may be a prudent move for the frequent party host.

### **Consider the following tips to prevent holiday party accidents and protect yourself:**

- Limit your guest list to those you know.
- Host your party at a restaurant or bar that has a liquor license, rather in a home or office.
- Provide filling food for guests and alternative non-alcoholic beverages.
- Schedule entertainment or activities that do not involve alcohol. If the party centers around drinking, guests will likely drink more.
- Arrange transportation or overnight accommodations for those who cannot or should not drive home.
- Stop serving alcohol at least one hour before the party is scheduled to end.
- Do not serve guests who are visibly intoxicated.
- Consider hiring an off-duty police officer to discretely monitor guests' sobriety or handle any alcohol-related problems as guests leave.
- Stay alert, always remembering your responsibilities as a host.
- Review your insurance policy with your agent before the event to ensure that you have the proper liability coverage.

### **Guest Injury/Damage Tips:**

**Review Your Policy:** A good homeowners policy is the best way to safeguard any house and its contents. The coverage not only protects owners from losses due to fire, theft and various other disasters, but it also shields them from liability if someone is injured on their premises and covers other risks as well. A comprehensive homeowners policy may even eliminate the need for other smaller, more specific personal insurance policies.

**Think Twice About Liability:** Carefully consider additions to your property that could be dangerous. You are liable for anything that happens on your property. Understand that adding a pool, trampoline, recreational vehicle or even a vicious dog to your property will significantly raise your risk of an accident in your insurer's eyes, so rates will be considerably higher.