Know Your Liquor Liability Exposures

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The National Highway Traffic Safety Administration estimates that nearly 13,000 people per year (about 35 per day) are killed in alcohol-impaired driving crashes. Many of these tragic accidents happen after an inebriated person leaves a party.

<u>Did you know that the host of the party can be held liable for injuries and deaths?</u>

Host liquor liability may be covered under your homeowners insurance policy if you, as the host, are held legally responsible for such a terrible accident. Here are some tips to consider if you occasionally host social events involving alcohol:

- Limit the amount of alcohol at your event.
- If alcohol is served at your party, make sure there is plenty of food. Eating slows down alcohol absorption.
- Do not "push" alcohol on your guests.
- Encourage designated drivers and provide nonalcoholic drinks for these guests.
- Look for signs of intoxication. An intoxicated person often has trouble walking or has slurred or loud speech. This is not, however, a foolproof method of determining whether someone is intoxicated.
- Consider hiring trained bartenders. These individuals are trained to recognize and deal with intoxication. Using professional bartenders can significantly reduce the risk and may help in defending a claim should there be one.
- Surveys of youth indicate that the most common source of alcohol is the young person's home. Thus, closely monitor any social event your child hosts to make sure there is no drinking allowed, particularly underage drinking.
- Do not allow an intoxicated guest to drive away from the event. Offer to drive them home or provide a free cab ride.

Following these tips can greatly reduce or eliminate your host liquor liability exposure. Please contact our agency to review your coverage before you host your next party where alcohol may be served and have an at-fault accident where you are responsible for the damages.