



Safety Checklist: Hosting Social Events

Hosting a social event in your home can result in many potential liability woes.

A host can be held liable for injuries caused to a third party if an intoxicated guest causes a car accident. If guests are injured on the premises due to hazardous conditions, the homeowner can be held liable. Such incidents may include slipping and falling on icy walkways, uneven floors or broken staircases.

Following is a checklist, compiled by USI Insurance Services' Personal Risk Specialists, to help social event hosts eliminate or minimize potentially costly and dangerous outcomes.

Before the Event

- Consider alternative venues for hosting the event other than your home.
- Contact a personal risk advisor to help you quantify your exposures and assess whether current insurance policies provide enough coverage for party-related mishaps.
- Review personal liability and homeowners policy for exclusions and restrictions.
- Research your state laws pertaining to social host liability.
- If raising funds, ask for a Certificate of Insurance that names the host as additional insured on the liability policy.
- Consider purchasing host liquor policy.
- Lock away valuables.
- Look into hiring a professional, licensed bartender with Certificate of Insurance that names the host as an Additional Insured.
- Obtain or prepare a first aid kit.
- Secure or remove indoor and outdoor hazards that could cause injury.

During the Event

- Warn guests of any condition on the premises that can reasonably be considered dangerous.
- Have a bartender and/or third party control and monitor alcohol consumption.
- From the vendor providing alcohol and/or the bartenders, secure a Certificate of Insurance for liquor liability coverage naming the host as an additional insured.
- As the host or hostess, drink responsibly so you can gauge your guests' sobriety.
- Limit access to certain property hazards, e.g., pool and trampoline.
- Collect keys so guests will need to check in before they leave.
- Serve food loaded with fiber to minimize the impact of alcohol on guests.
- Provide adequate lighting throughout the home to prevent trips and falls.
- Stop serving liquor toward end of event to allow guests time to sober up before driving home.

After the Event

- Have a designated driver ready to chauffeur inebriated guests home or arrange for alternative transportation such as Uber, Lyft, or taxis.
- Reserve room or sleeping quarters for guests who are too intoxicated to drive home.
- Ask guests to text or contact you when they arrive home after the party.
- In the unfortunate event of a serious injury or death, report the incident to the police.
- Contact your insurance broker to inquire about possible coverage options.

This checklist provides basic practical steps that can be taken to protect yourself, family and personal property when hosting a social event. It is not intended to be an exhaustive list. For personalized assistance on social host and premises liability risks, contact your local USI personal risk specialist.

www.usi.com

