



LIQUOR LIABILITY

May 2018 | No. 22

SCM

SULLIVAN CURTIS MONROE
INSURANCE SERVICES, LLC

An Educational Newsletter on Risk Solutions From
Nationwide Private Client, Compliments of
SCM's Personal Risk Management Division.

Be a responsible host

Whether you're hosting a party for hundreds or just a few friends, take steps to limit your liquor liability and ensure you have the proper insurance if you're planning to serve alcohol at your home. Whenever alcohol is involved, there is a greater chance for accidents and mishaps to occur. Social host liability laws vary from state to state, but 43 states have such laws on the books.¹ And you may be at risk.

Consider the following

You don't need to call off your party. You can reduce your exposure to social host liquor liability by taking a few simple precautionary steps.

- Invite only people you know
- Encourage use of a designated driver
- Serve plenty of nonalcoholic food and drinks.
- Include activities that don't involve alcohol
- Stop serving alcohol well before the party ends
- Offer to call a cab, rideshare or another ride for your guests
- Limit your own alcohol intake

To limit your exposure to liquor liability even more, consider

- Hosting the event at a venue other than your home, like a restaurant.
- Hiring a professional bartender who will be more likely to recognize when a guest has had enough.

You will want to review your homeowners or renters insurance policy. Talk with your agent to determine what the right amount of liability insurance is for you. You may also want to consider excess liability to provide additional limits. Homeowners insurance typically provides some liquor liability coverage, but limits are usually between \$100,000 and \$300,000. In a lawsuit where damages could run into the millions, these limits won't suffice.

¹iii.org/article/social-host-liability

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Personal Risk Management Division at prminfo@sullivcurt.com or call 800.427.3253 and reference "Nationwide newsletter."



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