



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.
- Consume alcohol 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 alcohol toward the end of your event to allow guests time to sober up before driving.

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 a 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.

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