

## Reduce Your Social Host Liquor Liability Exposure

The National Highway Traffic Safety Administration (NHTSA) 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 - an event in which the host of that party might be held liable for injuries and deaths to innocent parties. Although there might be coverage under your personal auto policy or homeowners policy if you (as the host) are held legally responsible for such a terrible accident, a wiser risk management strategy is to avoid or reduce the chance of loss altogether. With that in mind, here are some tips to consider if you (or a resident family member) occasionally host social events involving alcohol.

- Surveys of youth indicate that the most common source of alcohol is the young person's own home. Thus, closely monitor social events your youth hosts to make sure there is no drinking allowed -- particularly any type of illegal underage drinking. It is wise to not allow your teenager to host a party when you are out of town.
- Limit the amount of alcohol at your event.
- If alcohol is served at your party, make sure that there is plenty of food. The consumption of food slows down the absorption of alcohol.

- Encourage designated drivers and provide nonalcoholic drinks for these guests.
- Look for signs of intoxication. An intoxicated person often has trouble walking, has slurred or loud speech, or is atypically uninhibited. There is not, however, a fool-proof method of determining whether someone is intoxicated because exceptionally tolerant individuals often do not show signs of tipsiness even though they are intoxicated.
- Restrict alcohol to any near-intoxicated or intoxicated persons by offering instead some food or alternative nonalcoholic drinks.
- Consider hiring trained bartenders. As they 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.
- If you have a cash bar, use tickets and issue a limited number. Don't price alcohol too low because this encourages excessive drinking.
- Do not allow the intoxicated guest to drive away from the event even if you have to take away his or her car keys. Instead, offer to drive them home or provide a free cab service. Soliciting the help of the guest's spouse or a close friend may help.

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