

## Be A Common Sense Host

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Holidays and special events often include celebrations that bring together families and friends in private homes across the country. Food, fun, talk and spirits flow generously and, unfortunately, so do injuries and accidents. It's not news to hear that increased drinking leads to increases in personal tragedies, but it's important to get reminders that individuals must be responsible for their actions.

Hosts are very important with regard to any consequences of partying. Hosts are given the credit for the enjoyment that their guests experience at a party. On the dark side, party-givers are also asked to bear partial or full responsibility for guests who cause damage or injury on the way home from a gathering. In other words, they may be sued for contributing to losses caused by alcohol-impaired guests.

Although hosts are often found legally culpable for accidents; the brunt of responsibility has to be faced by the individuals who directly cause a loss. There would have to be strong evidence to support a host being held financially responsible, since any involvement is indirect. For example, Jane provides drinks to Barrie, who then plows into the side of Chris' car and garage.

While a homeowners policy may offer coverage if a host has substantially contributed to a loss, an insurer may be able to deny a claim for a number of reasons, including:

- A gathering involves the host making an income
- The involvement of paid bartenders
- The party is thrown as a fundraising event
- A host's knowledge that the guest was impaired and continued to serve liquor
- The host failed to make arrangements for impaired guests (designated drivers, taxis, lodging, etc.)
- Local or state law(s) related to providing alcohol

Hosts who take their responsibility seriously are those who make sure that parties are thrown responsibly, are done as a social (rather than business) event, and that the chances of sending drunken guests on the road are minimized. A good host will make sure that food is available, that a liquor supply under his or her control is cut-off and that impaired friends or relatives are prevented from endangering themselves or others. No celebration should end up with a lawsuit.

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