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FOR IMMEDIATE RELEASE

Are You Liable If Your Guests Have Too Much Holiday Cheer?

The Professional Insurance Agents of Wisconsin remind you to protect yourself from liability claims.

MADISON, Wisconsin (November 12, 2007) – The holiday season is full of get-togethers with family and friends. It is also the time of year when companies host holiday parties. If you are going to host a gathering where alcohol is served, you should be aware of your legal liability if your guests have too much to drink.

“As the host, you are responsible for your guest’s behavior,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW). “Before your next party, review your homeowners or renters insurance with your professional independent agent to ensure that you are properly covered for property damage and personal injury liability.

“Be sure your policy doesn’t exclude incidents that arise from serving alcohol. Depending on your situation, you might also consider adding a personal liability umbrella policy for additional coverage. Your professional independent agent can help you determine whether or not this is necessary.”

If you choose to serve alcohol at your party, stay sober yourself so that you are aware of your guests’ condition. Don’t serve guests if they’ve had too much to drink and make sure everyone has a designated driver. Be sure to have food to munch on and stop serving about an

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hour before the end of the party.

“Companies can also be held liable when they host parties where alcohol is served,” says Von Haden. “To limit their liability at events where alcohol is served, companies should:

- **Monitor Alcohol Consumption** - Don't have an unsupervised bar. Hire professional bartenders and issue a small quantity of drink tickets for each guest. After that, make guests pay for their drinks. Offer a wide selection of non-alcoholic drinks. Be sure there is food to munch on. Close the bar at least an hour before the party ends.
- **Determine Whether Guests Are Intoxicated** - Make reasonable assumptions about whether a guest is impaired based on how many drinks he/she's had.
- **Prevent Intoxicated Guests from Driving** - Adopt a zero tolerance policy for drinking and driving. Have a list of “designated drivers” you can call for each employee if they have had too much or supply vans or cabs to give guests a ride home.

For more information or to locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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