



Insurance Tips

Safe party tips for hosts

Whether you're hosting a small get-together or throwing a big bash, it's important to protect yourself and your guests.

Keep these tips in mind when planning your event:

- Limit party invitations to guests that you know. Avoid allowing anyone into your home you are unfamiliar with.
- Let your neighbors know you're hosting a party.
- Encourage your guests to have designated drivers.
- Provide plenty of food and non-alcoholic beverages for guests.
- Stop serving alcohol well before the end of the party. Switch to non-alcoholic beverages such as coffee, tea, soft drinks and water.
- Do not serve alcohol to guests who are visibly intoxicated and never serve alcohol to minors.
- Consider hiring a professional bartender. Most bartenders are trained to recognize signs of intoxication and can help to limit alcohol consumption.
- If guests are intoxicated or too tired to drive home, arrange a ride with a sober guest, call alternative transportation, or arrange for overnight accommodations.
- Be a responsible host and limit your own alcohol intake so you are better able to judge your guests' sobriety.

Understand your coverage:

Your homeowners or renters insurance policy may not cover injuries or property damage caused by an intoxicated guest. Familiarize yourself with social host liability laws in your state before hosting an event where alcohol will be served.

Call your AAA insurance agent or insurance customer service, or visit your local branch for more information about auto and home insurance.