Hosting a holiday party

Are you planning to host a holiday party? Due to the dangers and liabilities involved, as your professional, independent insurance agent, we can help you plan for coverage if a guest is injured in your home. Before you host your party, call us. Let us check your homeowners policy for adequate limits; what coverages you currently have and what coverages you might need.

When planning a gathering, have plenty of nonalcoholic beverages available. Home hosts have a double duty—now more than ever—to be courteous and entertaining, but also to be responsible and conscientious about the alcohol they serve. Most importantly, they must see that intoxicated guests do not get behind the wheel of a car, creating a risk of harm to themselves and others on the road. Holiday tradition is important, but sometimes it puts our safety and that of others at risk. We want people to know there are simple ways to reduce these risks.

Follow these tips if you are serving alcohol at your next party:

* Limit access to the bar ifminors are on the guest list.
* You should verify your young guests are of age before you serve them an alcoholic beverage.
* Have a responsible bartender. Ask a friend or relative you trust to act as a bartender.
* Offer a variety of nonalcoholic beverages such as sparkling water, juice and soft drinks.
* Create a setting conducive to easy, comfortable socializing. Entertain guests with music, games and dancing.
* Always serve food when serving alcohol. High-protein foods such as meat and cheese take longer to digest, slowing the rate at which the body absorbs alcohol. However, try not to serve salty foods. They can make people thirsty, so they drink more.
* Cut off access to the bar one to two hours before the end of the party. Serve nonalcoholic beverages and desserts at that time.
* Have a designated driver.

Give us a call. We will help you determine what is needed to make sure you are adequately protected.