

Happy Holidays



No matter what holiday you celebrate — and this time of year has a plethora of them — the holidays mean family get-togethers, celebrations, good times catching up with good friends, and parties — lots of them. And parties mean plenty of food, laughter, and beverages of all kinds.

During the holidays it's time to be especially careful when entertaining, and especially careful in New England where we have more seasonal hazards like ice, snow, sleet, cold. And while 'tis the season to be jolly, when it comes to alcoholic beverages, they need to be handled and served with care.

So allow me to get right to the point right out of the gate. **YOU CAN BE SUED** as a homeowner, business owner, or tenant. Anyone who provides alcoholic beverages has enormous responsibility and risk.

Yes, even as a homeowner entertaining a few friends or relatives can unwittingly create danger. Friend and family over-indulging in alcoholic beverages can lead to serious consequences. Even as a social host you have responsibilities to your guests and to the general public.

Below you will find a few tips that may help. In fact, just being aware of these is a good starting point.

Have fun, be safe...

As a party host, you probably don't want to think about your potential liquor liability. But it's something you'll want to consider as your party planning gets under way this holiday season. That's because most states hold party hosts who offer excessive alcohol to their guests responsible for those guests' actions behind the wheel (or for serving alcohol to minors). In those states, anyone injured by a drunk driver has the right to sue the host of the party who served the alcohol. Sometimes, criminal charges may even apply.

A 2017 jury verdict shows just what can happen — \$3.5 million jury verdict last year against a family serving alcohol to teenagers (this could have been adults as well). A young female guest left with a male guest who was obviously drunk. The boy caused a terrible accident that left the girl with brain damage.

Here is how you can help and prevent a tragedy:

- Limit guests to people you actually know — and seriously consider cutting from your list anyone who habitually overindulges.
- Encourage your guests to choose a designated driver before they arrive.

- Serve plenty of nonalcoholic drinks and food to help counter the effects of the alcohol.
- Have activities like dancing or games going on that don't involve alcohol.
- Stop serving alcohol well before the party ends.
- Offer to call a cab or be the designated driver for anyone who appears intoxicated.

Have a happy and safe holiday season. And remember: "The best insurance is prevention."