

Entertaining Safely At Home



In the midst of the holiday season it pays to take a few precautions whether hosting a small or large party or celebration. AIG has put together a [list of tips](#) for entertaining safely that you can share with your clients.

Tips To Consider Before Your Guests Arrive

Whether hosting a birthday party or a charity gala, organizing a successful event requires looking beyond the festivities your guests will enjoy. To lessen the likelihood of accidents or injuries, incorporate the following steps into your planning process.

Hire reputable vendors

- Obtain a signed contract documenting the function or service that the each vendor will provide.
- Ensure via physical documentation to confirm that each vendor is licensed and bonded, if applicable. Vendors must be insured (general liability, auto, workers compensation, etc.) with appropriate coverages depending on their service.
- Make sure that vendors are adequately supervised. A responsible representative of each vendor should be on site at all times that their personnel are present.
- Create written property rules/non-disclosure agreement (NDA) to be signed by vendors that identify expected behavior. For example, you may want to designate certain "no-go" areas on your property or prohibit photos.

Why it matters: *In the event of problems caused by your vendors (faulty lighting, food poisoning, a disruptive employee, etc.), you could be held responsible if underlying coverage is not in place.*

Minimize slipping hazards

- Ensure that all walkways and stairs are clear of obstacles and in good condition. Immediately before the event, and during the event if necessary, walkways should be cleared of snow, ice, wet leaves, moss, or anything slippery.
- Maintain adequate lighting in high traffic areas.
- Consider placing rugs or other covering on polished floors in order to prevent slipping.
- Remind guests to watch their step around staircases and other changes in surface elevation. A staff member or sign can be posted in hazardous areas to alert guests of the elevation change.

Why it matters: *Slip and fall incidents can injure guests, disrupt the event and potentially lead to legal action against the homeowner. However, they often can be avoided if simple preventative measures are followed.*

Be smart when serving alcohol

- Never serve alcohol to minors.
- Designate or hire a responsible bartender to help monitor alcohol consumption, and instruct the bartender(s) to stop serving anyone who appears to have consumed too much. Consider hiring a bartender who has a state Professional Server Certification/Bartender Certification Training.
- Consider offering alternate transportation for guests.
- Keep a lock on your wine cellar, and ensure that guests do not have direct access to bottles.
- If you are serving wine from your personal collection, ensure that bartending staff have clear instructions on what you want (and don't want) poured.



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Why it matters: *Laws vary widely, but in some states a homeowner can be sued for "social host negligence" if an intoxicated guest leaves the event and causes an accident or injury.*

Carefully consider activity choices

- Supply safety equipment, such as life jackets or bike helmets, if it's required for an activity. If that is not feasible, instruct guests to bring their own equipment.
- Have basic medical first-aid equipment on hand to treat minor injuries.
- Use professionals when it's appropriate. For example, if the event involves swimming, have a certified lifeguard on duty. Even if your guests are very skilled, it is best to have a nonparticipant on hand to oversee the activity.
- Ensure that activities are allowed by your local jurisdiction. Obtain the proper permits to avoid the risk of incurring fines or having the event shut down by local authorities.

Why it matters: *It's an unfortunate fact that accidents happen. While many incidents can be prevented with proper safety protocols, those that can't be avoided can lead to catastrophic injury as well as costly liability claims.*

Make parking part of the plan

- Determine if any zoning restrictions are in place and obtain permits if required.
- If you plan to have guests park along the street, obtain permission from local government, your community association (if applicable) and neighbors.
- For large events, consider offering valet parking or a remote lot with transportation to the event.
- Ensure there is adequate lighting in the driveway and parking areas.

Why it matters: *A good parking experience can set the stage for a well-organized and enjoyable event. One host learned the hard way after many guests' vehicles were towed, causing an unneeded disruption and thousands of dollars in towing and recovery fees.*

Consider additional safety measures

- Be mindful of media exposure. It is wise to be aware of what photographs are taken of your home, how they will be used and where they might be distributed.
- Block off any parts of your home that you consider private and not part of the party venue. Don't assume that visitors will respect your privacy.
- Securely lock up guns or other weapons that are in your home. Even objects on display should be secured if they will draw attention and can be accessed.
- If not part of the entertainment, put away nuisance attractions such as dirt bikes, ATVs, skateboards or anything else that guests may be tempted to try without the necessary skills or experience.
- Lock up valuables in a secure safe or consider temporarily moving them to a bank vault or other secure storage. Also consider moving fragile items (décor, artwork) out of high-traffic areas.
- Implement and enforce a guest list to deter "party crashers" from attempting to blend in with invited guests for the purpose of causing trouble, free-loading or stealing personal property.
- Unless they are specifically part of the entertainment, all pets should be separated from the event. Guests may be afraid of certain pets or suffer from allergies. All animals, regardless of how docile, can lash out unexpectedly if they feel threatened.
- If small children are present, make sure that adequate staff is assigned to closely monitor them and all access points to lakes, pools, whirlpools or other water features.

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