



**CHUBB
PERSONAL
INSURANCE**

5 Tips for Entertaining and Event Safety

If you are planning a wedding, charity function, birthday bash or other major event at your home, making a guest list and hiring a caterer are likely at the top of your “to do” list. But hosting a large affair in your house or on your property may open the door to a variety of liability issues. The following tips can help ensure that your special event will be a safe and memorable occasion:

1. Prevent Slips and Falls.

Slips and falls—and the injuries that may result—are one of the leading causes of liability claims related to large in-home events. Follow these measures to minimize the risk, especially on stairs and polished floors:

- Be sure all walkways and stairs are clear of obstacles, ice and debris.
- Consider placing a rug or other temporary surface over polished floors to provide traction.
- Post signs at the top and bottom of staircases to remind guests to watch their step.
- Maintain adequate lighting, especially in high traffic areas and on stairs.

2. Select Reputable Vendors.

If you are hiring a caterer, cleaning crew, band or other service provider, here are some ways to help avoid liability issues later on:

- Make sure the vendor is licensed, bonded and insured.
- Obtain a signed contract that outlines the function and service the vendor will provide.
- Determine if the vendor has workers compensation insurance for staff that will be on site before, during and after the event.
- For extremely large or complex affairs, consider hiring an attorney to assist in the negotiation and creation of a vendor service contract.

3. Serve Alcoholic Beverages With Caution.

Weddings and other large events held at your home are a reason to celebrate. However, if alcoholic beverages are served and a guest injures another person(s) after consuming alcohol, the injured person(s) may file a lawsuit against you. Take these precautions:

- Never serve alcohol to minors.
- Guests intending to drive immediately after the occasion or those who have had too much to drink should not be served.
- Hire a bartender to help monitor alcohol consumption.
- Maintain proper lighting in food and beverage service areas.

4. Arrange for Safe Entertainment.

Entertainment for your event may range from inflatable children's play structures and waterslides on the lawn, a paint ball tournament in the woods, or even dancing on a ballroom floor. Without proper supervision and safety precautions, accidents can happen. Follow these preventative measures to help avoid the risk of injury:

- Consider the ages of participants, and take necessary precautions.
- Obtain any safety equipment that may be needed.
- Determine appropriate supervision (i.e., lifeguards, private security, etc.).
- Be sure your event complies with local zoning ordinances, and obtain required permits.
- If your property location is expansive and not all areas can be properly supervised, lock and store all-terrain vehicles (ATVs), as these can be a major source of injury.

5. Create a Parking Plan.

A strategic parking plan can make your event more enjoyable for guests as well as minimize collisions on your property, prevent the blocking of nearby roads and thoroughfares, and allow for organized and safe entries and departures. Consider the following:

- Create a parking plan well in advance. Be sure the plan complies with local zoning ordinances, and obtain necessary permits.
- For larger celebrations, a valet service or parking attendants may be appropriate. Be specific with the vendor on how parking should be organized, and obtain a service contract.
- Make sure the vendor is licensed, bonded and insured.
- Maintain adequate lighting in driveway and parking areas to ensure the safety of vendors and guests.

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