

The insurance implications of festive season entertaining

During the holiday season many home owners entertain family and friends at their home or holiday home; yet the reality is that these people may be placing themselves at risk of a number of liability issues if they do not fully understand their insurance policy.

By [Christelle Fourie](#) 12 Dec 2012

It is crucial that all home owners ensure that they have adequate liability cover in place to ensure that they are financially covered in the event of an unforeseen incident occurring at their home.

Once homeowners are certain that they have sound liability cover with the required sums insured in place, there are a few key guidelines they can follow to ensure their party is not remembered for the wrong reasons.

Outsourcing the right services

Should a party require outsourcing services, such as entertainment, catering, waiting staff, a cleaning company or other service providers, it is crucial that homeowners take the time to ensure the supplier is licensed and insured. It is always best to use a service provider that has the required workers compensation insurance that covers their staff before, during and after the event.

It is vital always to ensure that a signed contract, which clearly describes the services to be provided by the vendor, is kept for record purposes. A very large or complex event might even necessitate the advice of an attorney to assist in the negotiation process when the contract is drawn up, as well as specialist liability events insurance.

Is the party "fool proof"

Injuries that arise from slips or falls - typically on stairs or polished floors - are one of the leading causes of liability claims arising from events hosted at a house or residential property. Therefore, it is essential to ensure that any walkway, high-traffic area or staircase contains no obstacles, ice or debris that could result in someone becoming injured.

Before the event, it is a good idea to place a rug or another type of temporary non-slip covering over a polished floor in order to create traction and to also put up signage at the top and bottom of all staircases alerting guests to mind their step. Another good preventative measure is to ensure that good lighting is always available in high-traffic areas and staircases.

Parking considerations

Not only will guests be impressed by an organised parking schedule, as it makes their lives easier and safer when they arrive and leave the event, it also mitigates the chance of collisions occurring on the property, whilst also assisting in the prevention of traffic violations due to the congestion of roads.

An effective parking plan must be made well in advance to ensure compliance with local zoning restrictions. Consider hiring a valet service or parking attendants for very large events, to avoid the stresses of managing the process. It is important that adequate lighting is provided in the driveway and parking areas to ensure the safety of guests and vendors.

Make sure that entertainment is safe

While entertainment for an event can range from a ballroom floor, marquee tents, inflatable children's play structures, water slides or equipment such as paintball guns, it is critical that all safety precautions are adhered to and supervision, when appropriate, is present at all times to best mitigate injuries or accidents.

Before hiring entertainment equipment, homeowners must always consider the ages of participants in order to take

necessary precautions. It is important to ensure that all the appropriate safety equipment is readily available. Sometimes professional supervision, such as lifeguards or security guards, may also be necessary. For homeowners with expansive properties where all areas are not easily monitored, it is essential to store all-terrain vehicles (ATVs) such as quad bikes, in a locked facility as these can often result in injury.

Advice for serving alcohol

The festive season presents a time for celebration, so naturally some homeowners will most likely be serving alcohol at the parties. It is vital that homeowners are aware of the fact that should a guest become injured as a result of another guest's intoxication, the injured person may file a law suit against the host.

As a result, homeowners must adhere to the law at all times and never serve alcohol to minors. Homeowners also have the right not to serve alcohol to any guest who has already had too much to drink or intends on driving home.

I advise homeowners to hire a barman who can assist in monitor drinking behaviours and always ensure good lighting in food-and-beverage serving locations to ensure that guests can be easily observed for over-intoxication.

By following the above-mentioned tips, homeowners will not only ensure that their party remains a happy memory, but will ensure that an already stressful situation does not become even more nerve-wracking.

Some additional quick tips include:

- Only invite people that you know.
- Always ensure that the food provided is filling and that non-alcoholic beverages are also available.
- Avoid activities or entertainment that revolve around alcohol, as guests are more likely to get overly intoxicated, placing everyone at risk.
- Transportation or overnight accommodation should be arranged for guests who are too drunk to drive home.
- Stop serving alcohol well before the end of the party so people have time to sober up.
- Always stay alert and remember your responsibilities as a host.

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