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## **Trusted Choice® Offers Super Bowl Party Playbook**

*Game day party hosts could be liable if a guest gets food poisoning or drives drunk.*

ALEXANDRIA, Va.,—As millions of Americans prepare to host and attend Super Bowl parties, many may be unaware of the risks they may be taking. According to Trusted Choice® and the Independent Insurance Agents & Brokers of America (IIABA or the Big “I”) party hosts need to understand their responsibilities when inviting people into their homes and serving food and drinks.

“Before hosting a party for the big game homeowners may want to consult with their Trusted Choice® independent insurance agent and ask questions,” says Robert A. Rusbuldt, Big “I” president & CEO. “Hosts shouldn’t drop the ball regarding their responsibilities. They need to be aware that if someone drives drunk or becomes sick after consuming food at their party, the host could actually be liable.”

In fact, a bad bratwurst could bring just as many risks as too many beers. Many party hosts have served food in their home that was prepared by someone other than themselves. That means that they have put themselves at risk for a lawsuit by just feeding their guests.

“Whether the food served came from your kitchen, a pizza delivery truck or a five-star caterer, if you serve it, you could be liable if anyone gets sick,” says Madelyn Flannagan, Big “I” vice president for education and research. “Even a simple neighborhood Super Bowl potluck could have disastrous results for the host if someone is stricken with food-poisoning.”

The Big “I” and Trusted Choice® provide the following tips for party hosts and guests.

**Study the Host Playbook and Do Your Homework:** When hosting a party, individuals should look to the liability portion of their homeowners or renters insurance policy to protect them if they are sued and found liable for an accident involving a guest who drank or got sick after consuming food at their home. Consumers should regularly review their liability coverage limits to ensure they are adequately covered should an accident or illness occur.

**Watch What You Eat and Feed Others:** Even if food was prepared outside your home by a caterer, another guest, a local deli or the neighborhood pizza joint, YOU could be held liable if someone becomes ill from consuming it on your property. Make sure that you check food and don't put anything out that you suspect may be undercooked, spoiled or contaminated. Use only reputable food purveyors. Follow proper food-handling, heating/cooling and storage recommendations. When in doubt, throw it out.

**Know the Rules (Your State Laws and Statutes):** In many states, party hosts *can* be held liable if a guest is involved in an alcohol-related accident. Many courts have found hosts liable for damages their party guests cause as a result of consuming alcohol and then driving motor vehicles. Many states have also enacted statutes that can be interpreted as mandating non-commercial social host liability. So, if a guest or third party is injured in an accident that is related to alcohol consumption and the drinking can be linked to you, you could be held responsible for the payment of medical bills, vehicle repair costs, lost time from work and — in the worst case — claims for wrongful death resulting in huge monetary settlements. A discussion on this with your insurance agent ahead of time can be very helpful.

**Send the Party into Overtime:** If necessary, encourage guests to stay after the game is over to enjoy some non-alcoholic beverages and safe, filling food to sober up before driving home. Immediately after the Super Bowl is one of the most dangerous times of the year to be on the road.

**Make the Party an "Away Game":** Host your party at a restaurant or a local sports bar that has a liquor license, rather in a home to decrease your liability. Consider hiring an off-duty police officer to discreetly monitor guests' sobriety or handle any alcohol-related problems as guests leave.

**Call for a Car, Get a Room or Have a Slumber Party:** Arrange transportation or overnight accommodations for those who cannot or should not drive home.

**Just Say No:** Do not serve guests who are visibly intoxicated. Stop serving alcohol at least one hour before the party is scheduled to end. Stay alert and always remember your responsibilities as a host. You might also consider hiring an off-duty police officer or professional bouncer to discreetly monitor guests' sobriety or handle any alcohol-related problems as guests leave.

**Consider an Umbrella Policy:** While partygoers and hosts alike should act responsibly and know their limits, consumers need to acknowledge that most risks cannot be entirely eliminated. But planning ahead and learning about what's involved in hosting a reception is the best defense. Purchasing a personal "umbrella" liability policy —

providing \$1 million or more in additional coverage over the limit of a standard homeowners or renters policy — may be a prudent move for the frequent party host. Talk to your Trusted Choice® agent about how to get one.

*Trusted Choice® agencies are insurance and financial services firms. They represent multiple insurance companies, offering individuals and business owners a variety of coverage choices, customized insurance plans to meet specialized needs as well as advocacy support. These firms adhere to a pledge of performance, committing them to providing excellent customer service. For more information, go to [www.TrustedChoice.com](http://www.TrustedChoice.com).*

*Founded in 1896, the Big “I” is the nation’s oldest and largest national association of independent insurance agents and brokers, representing a network of approximately a quarter of a million agents, brokers and their employees nationally. Its members are businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents and brokers offer all lines of insurance — property, casualty, life, health, employee benefit plans and retirement products. Web address: [www.independentagent.com](http://www.independentagent.com).*

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