



## Liquor liability

### Be a responsible host

Whether you're hosting a party for hundreds or just a few friends, take steps to limit your liquor liability and ensure you have the proper insurance if you're planning to serve alcohol at your home. Whenever alcohol is involved, there is a greater chance for accidents and mishaps to occur. Social host liability laws vary from state to state, but 43 states have such laws on the books.<sup>1</sup> And you may be at risk.

### Consider the following

You don't need to call off your party. You can reduce your exposure to social host liquor liability by taking a few simple precautionary steps.

- Invite only people you know.
- Encourage use of a designated driver.
- Serve plenty of nonalcoholic food and drinks.
- Include activities that don't involve alcohol.
- Stop serving alcohol well before the party ends.
- Offer to call a cab, rideshare or another ride for your guests.
- Limit your own alcohol intake.

To limit your exposure to liquor liability even more, consider:

- Hosting the event at a venue other than your home, like a restaurant.
- Hiring a professional bartender who will be more likely to recognize when a guest has had enough.

You will want to review your homeowners or renters insurance policy. Talk with your agent to determine what the right amount of liability insurance is for you. You may also want to consider excess liability to provide additional limits. Homeowners insurance typically provides some liquor liability coverage, but limits are usually between \$100,000 and \$300,000. In a lawsuit where damages could run into the millions, these limits won't suffice.

### How Nationwide® Private Client responds

Nationwide Private Client understands that individuals with higher net worth and more assets to protect may have increased risk and liabilities. We offer the following coverages that may be called upon in a liquor liability lawsuit:

- Up to \$1 million available for liability insurance on the homeowners policy
- Up to \$25 million liability coverage available on our personal excess policy
- Up to \$5 million in uninsured/underinsured liability available with our personal excess policy
- Up to \$250,000 in crisis management coverage to help protect your reputation with our personal excess policy
- Legal defense is outside liability limits

Excess coverage is additional liability insurance over your existing home and auto coverage. It is designed to help protect you from major claims and lawsuits. Nationwide Private Client recognizes that you may have greater liability exposure than the average person. Talk to your agent about your specific insurance needs.

### Why Nationwide Private Client

Affluent clients' insurance needs may not be met by most mass-market carriers. Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly personalized insurance products, services and concierge-style claims management are thoughtfully designed to meet the distinctive needs of affluent individuals and families. We are committed to providing you a superior experience whenever you need assistance.

Nationwide Private Client offers these added benefits:

- Claims – Exceptional claims handling provided by Nationwide Private Client.
- Financial strength – Nationwide, a Fortune 100 company<sup>2</sup> is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A1 by Moody's and A+ by both A.M. Best and Standard & Poor's.<sup>3</sup>
- Charitable giving – Nationwide Private Client demonstrates a commitment to local communities through its Partners in Giving program, helping numerous lives each year. This supports Nationwide's belief in being a good corporate citizen where we work and live. Since 2000, the Nationwide Foundation, a nonprofit, private foundation has contributed more than \$400 million to charitable organizations across the U.S.

### Additional resources

Read our Risk Solutions Series article "Entertaining at home" at [nationwide.com/solutionseries](http://nationwide.com/solutionseries) to find out more.

<sup>1</sup>[www.nationwide.com/article/social-host-liability](http://www.nationwide.com/article/social-host-liability)

<sup>2</sup>Based on revenue, Fortune (June 2016).

<sup>3</sup>Ratings affirmed 7/21/16 by Moody's, 7/7/16 by A.M. Best and 5/24/17 by Standard & Poor's.