



Hosting a Party?



FineWineAndGoodSpirits.com is your go-to resource for party planning this holiday season. Not only do we offer wine, spirits and mixers for sale, we also offer information on party planning and responsible hosting.

SOME BASIC TIPS:



- Serve plenty of food and make sure a variety of non-alcoholic beverages are available.

- Engage your guests, plan activities and encourage everyone to participate so alcohol isn't the only focus of the party.

- Set up the bar or cocktail station outside the area where guests are mingling so guests must make a trip for a drink.

- Monitor guests' alcohol consumption and stop serving alcohol at least an hour before the party ends.

- Ensure guests don't drive under the influence. Provide and encourage designated drivers, help coordinate cabs or ride shares or allow a guest who has overindulged to stay the night.

- Never serve alcohol to minors.

For more information on responsible hosting, including a quantity calculator to help you plan how much to buy, visit the "Entertain" section at **FineWineAndGoodSpirits.com**.

FINE WINE & GOOD SPIRITS

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Make sure everyone has fun and gets home safely.

Hosts serving alcohol can be held legally responsible for guests' actions, even after they leave a party.

Does your insurance policy have you covered?

Maybe.

Homeowners' or renters' insurance might provide some liquor liability coverage, but this can vary from policy to policy.

YOUR POLICY MIGHT:

- Cover costs associated with legal defense, expenses, settlements or judgments.
- Exclude coverage for liability relating to serving alcohol in your home or apartment, especially if a criminal charge or conviction results.
- Have insufficient liability limits, especially if there is substantial injury, death or extensive property damage stemming from an alcohol-related incident.

To ensure you're prepared, review your coverage with your insurance professional and consider a liquor liability rider for additional coverage.

**Questions about insurance?
Call 877-881-6388 or visit insurance.pa.gov.**



pennsylvania
INSURANCE DEPARTMENT