

Serving Alcohol at Special Events

Adapted from *Managing Special Event Risks: 10 Steps to Safety—2nd Edition*, available as an eBook at: www.nonprofitrisk.org/store/catalog.asp

Planning to serve alcohol at your event?

1. Make certain that the facility permits the distribution of alcohol and you inquire about any special conditions, such as requiring the use of professional bartenders or limitations on the time frames within which liquor can be served.
2. Research laws specific to your community and state that govern the sale and consumption of alcohol. Some states impose very strict liability on organizations that sell or provide alcoholic beverages, while other states hold the drinkers solely liable for their actions. It may be necessary to procure a special license from the appropriate regulatory officials to serve alcohol.
3. Ask your insurance agent or broker for assistance in determining whether your current insurance policy covers events where alcoholic beverages are served by your organization or made available for consumption. Additional liquor liability coverage may be needed.
4. Decide if the nonprofit's paid or volunteer staff, or a caterer/independent contractor will serve the alcohol.
5. If using a caterer/independent contractor, most of the risks can be transferred to that company, only if you have obtained the proper additional insured endorsement from the company's insurance carrier. Again, ask your insurance agent or broker for assistance in determining whether your current insurance policy covers events where alcoholic beverages are served by your organization (or made available for consumption) by a caterer/independent contractor. Additional liquor liability coverage may be needed.

However, if your organization is going to furnish and/or serve the alcoholic beverages, consider the following:

- Identify the controls needed to make sure that intoxicated or underage patrons are not served or have access to alcoholic beverages?
- What will you do if someone becomes intoxicated?
- What beverages will be served—beer, wine, and/or “hard” liquor?
- How will the alcohol be served—open bar, cash bar, drink limits, etc?
- Do the bartenders have any special training? Can bartenders accept tips?
- Have you made any arrangements with a local transportation company to provide transport services for intoxicated guests?
- When will you stop serving—an hour or two prior to the close of the event? Closing the beverage service an hour or two prior to the close of your event may lessen the likelihood that an intoxicated patron will drive away from your event.