

# Coverage urged

**BY DAN SINGLETON**  
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Area homeowners planning to host parties this summer where alcoholic beverages will be served are well advised to consider purchasing liquor host liability insurance, says Jim Warkentin.

Executive producer with Clarke Insurance Services Inc. in Olds, Warkentin gave a lecture for members of the Olds and District Rural Crime Watch Association.

Speaking at the Mountain View County office, Warkentin said host liability coverage is relatively inexpensive and can provide some protection against potentially very costly lawsuits brought by guests.

"If you are having a party, we would certainly recommend that you get liquor host liability insurance," said Warkentin. "If homeowners insurance doesn't cover it, this will. Host liquor liability exposures are insurable under insurance policy.

"Host liquor liability is basically liability for bodily injury or property damage arising out of the serving or distribution of alcoholic beverages by a party not engaged in this activity as a business enterprise."

Although nobody has ever proven a (Canadian) homeowner responsible (for injuries to a guest

who consumed liquor at the home), there have been numerous cases of that in the U.S., he said.

"We are just waiting for the one that will actually stick (in Canada)," he said.

The courts will look at two principal things when determining possible homeowner liability, he explained.

"To be liable there has to be a duty of care shown, that the homeowner has to have some duty to that person, some obligation to that person in caring for them, so that they have some responsibility there," he said. "Second, there has to be some sort of negligence shown by the homeowner for there to be liability.

"If the court can prove that this homeowner had some duty of care to that person, that they were responsible to make sure that either they didn't leave with the keys and jump in their vehicle knowing that they've had eight beer. And then there's negligence. Did you serve too much? Were you watching how much this person was drinking?"

Liability can happen both on the premise and off the premise, he said.

"Off premise would be jumping into a vehicle and having an accident, rolling the vehicle and damaging property, damaging crops and that kind of thing," he said.