



Risk Management Tip Sheet

Liquor Liability at Church Events

- Avoid serving alcohol to anyone under the age of 21 by checking identification.
- Do not serve someone who appears to be inebriated.
- Institute a drink limit.
- Make sure non-alcoholic beverages are available.
- Limit events to within a certain time frame.
- When an outside party uses your premises (such as a wedding), you may require a certificate of insurance from the vendor.
- Check licensing requirements and determine if your organization is required to secure a liquor license.
- Consider the use of a professional bartender and the requirement that they provide a certificate of insurance showing coverage for liquor liability.
- Make designated drivers available to anyone who appears inebriated.

Understanding your policy and what's covered:

- The Church Insurance Companies¹ does not pay for bodily injury, personal injury or advertising injury for which any insured may be held liable by reason of:
 - a. causing or contributing to the intoxication of a person;
 - b. the furnishing of alcoholic beverages to a person under the influence of alcohol or under the legal drinking age; or
 - c. a law or regulation relating to the sale, gift distribution, selling or serving alcoholic beverages.
- This exclusion applies if you are in the business of manufacturing, distributing, selling or serving alcoholic beverages.