



To: Episcopal Diocese, Parishes & Missions
Re: *Liquor Liability*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding *liquor liability*:

- ✓ 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 *timeframe*.
- ✓ When an outside party uses your premises (such as a wedding), the church 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.

The policy offered by CIAC reads as follows:

“We do 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.”

We hope that the information provided here will help your church to have a safe and successful event. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.