

Holiday Hosting **INSURANCE** CHECKLIST



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PREPARING YOUR HOME

Inside your home

- Keep an eye on your dog – a dog bite can lead to costly liability claims. If your dog gets stressed during parties, consider keeping your dog away from the commotion or kennelling your dog during the event.
- Keep your home heated to avoid frozen or burst pipes.

Your Christmas tree

- Ensure your tree is watered often (some trees require as much as 1 gallon per day!)
- Keep your tree at least 3 feet from any heating sources
- Turn off tree lights when going to bed or leaving your home

Outside your home

- Keep walkways clear and remove any snow or ice in your driveway and walkway to prevent slips and falls.
- Secure any decorations or lights.
- Drain all exterior pipes to avoid frozen pipes.

PARTY PLANNING

- If you'll be serving food, ensure that all food is cooked safely. For turkey, this means cooking it to an internal temperature of 165F.
- Don't leave any cooking unattended. Cooking fires are the number one cause of home fires.
- Keep an eye on what your guests are drinking and provide non-alcoholic alternatives to guests who need to drive. Their overindulgence could put your liability at risk if they choose to drive after drinking.

INSURANCE TO-DO'S

- Take an updated home inventory before hosting a large gathering and after you've received valuable gifts.
- Check on your liability coverage and consider adding an umbrella policy, should anyone get injured during the festivities or a guest drives home drunk.
- Consider an event policy for extra financial protection.
- If you hire a catering or bartending service for your party, check to make sure they carry proper insurance coverage.



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Your existing homeowners insurance may not provide enough liability insurance for hosting. Talk with your insurance agent about your risk and consider an umbrella policy for additional coverage.