

Serving Alcohol at Public Events

PRIMEX³ RISK MANAGEMENT BULLETIN

The Risks

It's an unfortunate fact that hosting an event comes with inherent risks. Serving alcohol at public events can certainly compound the risks associated with an event. The decision to allow alcohol or to have alcohol served at a public event is a local policy decision that should be carefully assessed.



Primex³ Coverage and Insurance

There are no liquor liability exemptions within the Primex³ Liability Coverage Document so long as the event is approved by the member. The member's employees, volunteers, and officials are similarly covered when acting in the course and scope of their official duties on behalf of the member. As such, the choice to engage in a public event where alcohol may be served is a local policy decision with several risk management and policy considerations.

A primary risk management consideration is to outsource or contract the serving of alcohol to a third-party vendor (caterer, bartender, etc.). As a best practice, the vendor should provide proof of a caterer's license and general liability and liquor liability insurance that lists your organization as an additional insured by endorsement on a primary and non-contributory basis. In addition, the vendor should provide proof of workers' compensation insurance meeting State of New Hampshire requirements for its staff handling your event.

Considerations

- **Local Ordinances** - Make sure your community's local ordinances and/or policies allow alcohol to be served on public grounds/facilities. Many communities prohibit alcohol on public grounds and properties. In addition, these ordinances/policies may require uniformed police detail at events where alcohol is served.
- **Licenses** - Check with the State of New Hampshire Liquor Commission regarding the need for a One Day License. The New Hampshire Liquor Commission Division of Enforcement does issue one day licenses to bonified registered non-profit organizations. <https://www.nh.gov/liquor/enforcement/licensing/one-day-license.htm> They also provide a special one-day Management Training Seminar (MTS) required for non-profits that focuses on relevant issues at licensed events and include information on State Law, Administrative Rules, civil liability and management policy. <https://www.nh.gov/liquor/enforcement/education/one-day-training.htm>
- **Serving Alcohol** - Hire a vendor such as a caterer or bartender to serve any alcohol and obtain proof of insurances (general liability, liquor liability and workers' compensation) like you would with other vendors (see Primex³ coverage above) that lists your organization as the additionally insured by endorsement on a primary and non-contributory basis. Make sure the server is of legal age and has the MTS or the Total Education in Alcohol Management (TEAM) training. Make it the responsibility of the vendor/caterer/bartender to assume the risks associated with alcohol service including checking identification for age appropriateness of those consuming alcohol.

Additional resources:

- State of NH Liquor Enforcement: <https://www.nh.gov/liquor/enforcement/>
- ServSafe Alcohol: <https://www.servsafe.com/ServSafe-Alcohol>

For more information, please contact your Primex³ Risk Management Consultant at 800-698-2364 or email RiskManagement@nhprimex.org