

Important Community Party Tips

Summer is a great time to sponsor community parties around the pool or movie nights under the stars, but what makes a good party? Some apartment and condo complexes get reviewed on Internet sites as having the “hottest parties in town.” Hmmm. If you read the rest of the posts, you often find that those parties have a lot of drinking and very little crowd control. From an insurance perspective, we could call those “liability luaus.”

It's much better to build safety and order into the party plan. In many locales, a party host can be held liable if alcohol is distributed improperly, such as serving a minor or an intoxicated attendee, so managing that liability exposure is key. You should ask your insurance agent about special events coverage with host liquor liability. If you hire a bartending service, make sure they have appropriate liability insurance, too. If you will serve food at your event, check that it meets health codes and nothing spoiled or contaminated is left out for consumption.

Some managers will hire a service to discreetly patrol the party and apartment or condominium grounds. That can help minimize property damage, other crimes and dangerous behavior. If your party will occur poolside, you may need to beef up your safety staff. It's also a great idea to let neighbors and police know about an upcoming event as a gesture of good will.

Many communities sponsor kid-friendly or family events, such as ice-cream socials, scavenger hunts, or cookouts at the pool. These are wonderful ways to show the community that yours is a neighborhood, not just a bunch of apartments or condo units. Take care, though, that entrances, exits and closed-off spaces are well monitored so children aren't at risk of getting lost or hurt. Pre-printed bracelets that match children with adult chaperones can be an inexpensive and very effective tool.

Slips and falls do occur at pool-based events, so be careful to post appropriate signage. That will minimize occurrences and help show you did everything reasonable to prevent incidents.

Private Resident Parties

You may make your pool or common areas available to residents for their private special events. That can work out very well and be an attractive selling point for your community, but establishing house rules and getting good liability agreements and indemnity waivers is very important.

You want to make sure you're not exposed to allegations of responsibility for theft, property damage or injuries to guests, and you need to protect the building and others' property from damage or loss due to party attendees' actions. Be sure to ask for tips from your insurance and risk management professionals.

Hosting parties or allowing residents to hold their own events can boost your community reputation and the demand for your units if they are done right. Check your policy for coverage of special events and talk to your insurance agent about adequately covering parties. Fun is fun for everyone when it's safe!

Have a friendly tip to pass along or other comment? Please do!

Posted by **Global Administrator** on 6/11/2013 11:41:25 AM