

The Party's Over: Homeowner's Insurance and Host Liquor Liability Explained by Ralph C. Chapa

FARMINGTON HILLS, MICHIGAN, UNITED STATES, March 11, 2020 /EINPresswire.com/ -- We've discussed liquor liability coverage before, but that was in the context of a bar, pub, restaurant, or other business that serves alcohol. What about the legal complexities that arise when someone drinks too much at a house party or backyard BBQ, tries to drive home, and ends up injuring or killing someone in an accident? [Ralph Chapa](#) discusses this type of liability and how to make certain your family is protected.

Host liquor liability is generally covered as part of a standard homeowner's insurance policy. It falls under the category of home liability insurance, which also safeguards the homeowner and their family if guests or other visitors to the house are injured in a non-alcohol-related incident. According to litigator Ralph Chapa, these could include a dog bite, a slip and fall, or really any other type of injury that incurs medical treatment — and medical payments.

When booze is involved, however, things can get even more complicated. Isn't that always the case?

So let's set the scene: you are hosting your weekly Sunday afternoon football-viewing party. There's chili, there are Buffalo chicken wings, and of course, there's plenty of beer. Your coworker, Jason, drinks a little too much beer and doesn't eat any chili or wings. [Ralph C. Chapa](#) gets pretty drunk and you are planning on calling him an Uber, but he goes out for a smoke and suddenly decides to drive home. The next thing you know, he's in jail and an innocent person — let's call her Kelsey — is in the hospital with a broken leg.

Can Kelsey sue you for serving Jason all that brewski? Well, she could, [says Ralph Chapa](#), at least in some areas of the country. But before such a lawsuit would even get off the ground, your host liquor liability coverage will kick in. It will pay for Kelsey's hospital stay, her physical therapy, and other expenses she incurs as a result of the accident.

Not only that, but the insurance will also cover any settlements with Kelsey, as well as your legal fees.

Naturally, homeowner's policies vary from company to company, and Ralph Chapa advises that you check with your agent before signing on that dotted line to make sure you understand what is covered, and what isn't. You may have many questions, and your insurance agent should take all the time necessary to explain things to you.



If your family enjoys entertaining and does it often, Ralph Chapa adds that you may also want to consider hiring a professional bartender for any party or event where alcohol will be served. This is another layer of protection for you, your guests, and the public at large.

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