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AS PARTY HOST, IT PAYS TO PAY ATTENTION TO SECURITY (Published in the August 2005 issue of Columbia Home.) - 8/1/2005

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AS PARTY HOST, IT PAYS TO PAY ATTENTION TO SECURITY

COLUMBIA, Mo. – To avoid major headaches, a host should think about security and liability issues before the party.

First, make sure you know who is coming, including those guests you invite and whom they may invite. Don't advertise your party at bars or at work, or uninvited guests or thieves may crash it. If children are coming, stow all yard and household chemicals away, and make sure there is something for kids to do, or they may create mischief.

Knowing your co-worker, for instance, is not enough. "If they bring their boyfriend, their fiancé their girlfriend, their husband, their wife or their kids, you need to know them as well," said Brandy Wells, assistant director of Columbia Executive Protection, a local security services firm. "You never know; they might take something."

Above all, control the walk-in traffic into the house, said both Wells and Columbia Police Sergeant Danny Grant. Don't leave the front door open and unattended. If your party is outside, lock the front door and put up a sign telling guests where to go. Otherwise, post somebody at the front door to make sure no looters rob your house while you're out back.

If you must let guests inside, make sure to provide them a guest bathroom. Don't give access to your master bathroom, where guests might obtain jewelry or prescription medications. Lock rooms that you don't want guests to use. Grant mentioned a recent case in which a suspended MU student walked into a neighbor's party, walked out with expensive liquor, and then stabbed a guest who followed and confronted him.

Alcohol means liability. If you serve liquor at your party, make sure one person stays sober to be the designated driver. You may be liable if someone drives away from the party drunk and gets in an accident. Also, a liquor license is required if you charge money for alcohol, and it is illegal to give liquor to those under age 21.

"You run the risk of a liability if you are negligent," said Brian Sleeth, attorney with Shurtleff, Froeschner and Bunn. "When a tavern owner serves alcohol, then he could be responsible if he serves someone whom he knows to be intoxicated, especially if he knows that

person is driving and he kept serving him. However, there's an argument that they made their own choice, and it was their own free will. This is a fact issue for a court to decide."

You could also be liable if somebody gets injured or killed on your premises, such as tripping on a loose deck board or drowning in a pool, Sleeth said. You might be liable if you knew about the loose deck board and didn't fix it, or if you didn't put a fence with locked gate around a pool.

To keep neighbors happy, let them know you are having a party, and invite your immediate neighbors. The City of Columbia's peace disturbance ordinance requires that no music be audible from 50 feet away between 11 p.m. and 7 a.m. within city limits. Also, monitor the parking situation. Nothing makes neighbors angrier than cars parked on their lawns or guests damaging their parked cars.

"If you don't invite your neighbors, or your immediate neighbors, and you've got a party going on and it gets loud, technically they can have you arrested for peace disturbance," Grant said.

Your guests' parking habits can also lead to other liability issues. Say you send your friend to the store for supplies, but somebody else's car has him hemmed in. So he borrows your car and wrecks it. It's not his insurance who pays, but yours – and your auto insurance rates will go up.

"When you lend your car, you lend your insurance," said Mary Kramer, consumer products specialist with Sentry Insurance. "Don't just let anybody drive your car, or move your car around, because you're still responsible for that."

Most of these party hazards fall under your homeowner's insurance, Kramer said. After a large claim, the insurance company may raise your rates or cancel your policy. She suggests purchasing a personal umbrella policy that brings an additional \$1 million in coverage across all of your policies for an average of \$175 a year.

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