



Entertaining at home

Avert a crisis when entertaining guests

Many of us enjoy opening our homes to others when celebrating birthdays, holidays, weddings or hosting a dinner for a nonprofit organization. Entertaining guests is a huge responsibility, whether it involves people eating the food you are serving, providing your guests with alcoholic beverages or children running around the premises. Should an injury, sickness or slanderous comments arise, people tend to get upset and share their experiences through social media, which could possibly damage your reputation or result in civil liability.

Tips and preventative measures

Food poisoning

Place foods that require a cooler temperature, such as caviar, sushi and cocktail shrimp, on top of a bed of ice to keep them cool and fresh throughout the party and help avoid spoiling.

Keep hot food on top of a burner and make sure meats are thoroughly cooked to a safe temperature to help prevent food-borne illness.

Serving alcohol

Designate a bartender. Check for signs of intoxication when serving alcohol to guests. If any signs are present, stop serving the guest alcohol and have them drink plenty of water to stay hydrated.

Encourage designated drivers and keep phone numbers of cab companies handy. If a guest who drove is intoxicated, help arrange for another means for them to get home. This will help prevent them from getting arrested for a DUI and/or causing injuries or even death to others while operating their vehicle.

Serve plenty of non-alcoholic beverage options especially toward the end of the gathering.

Fire extinguishers

Keep a currently serviced fire extinguisher handy in the kitchen and in the backyard. Having immediate access to a fire extinguisher can help cut the response time should an accidental fire ignite while cooking, barbecuing or sitting around a fire pit.

Fire pits and outdoor fireplace

Cover the fire pit and fireplace with a mesh screen to keep embers from flying out. Keep the area within three feet of the fire free of decorations or other combustible materials. Sitting comfortably around a fire pit or fireplace can be cozy, but getting too close may cause serious burns.

Decks

Always check the stability of a deck before people stand on it. If there are any loose areas, have it fixed or replaced immediately by a licensed contractor to help prevent someone from falling or tripping or risking a deck collapse.

Swimming pools and spas

Install a fence around the pool and spa with a safety lock at the entrance to help prevent small children from falling in and drowning. Fencing the pool will not only help prevent injuries, but provides additional peace of mind during your special event.

Have an adult on duty to monitor the pool area or consider hiring a life guard.



Outdoor lighting

Check all light bulbs to make sure they are in proper working order before the event begins. Replace bulbs as needed. If there is not enough lighting, install outdoor string lighting to avoid trip or fall hazards.

Dogs and other pets

Keep dogs and other pets inside their kennel or a closed room to prevent them from biting or attacking your guests. Pets can get nervous when strangers or a large group of people are around. Children will treat pets as if they are their own and not approach with caution or give the animal a chance to adapt or get to know the child.

Firearms

Store all firearms in a locked, secure location. When children are present it is important to remember that firearms can easily be mistaken as toys, so keeping them out of sight and out of reach is strongly advised.

How you may be at risk

Although these preventative measures can help you prepare for your event, they do not guarantee that an unfortunate situation won't occur. Hosting an event in your home, especially if you have a high-value home and you are a visible member of the community, can potentially increase your risk since you are more likely to be a target of litigation and reputation attacks in the media.

Consider the following crisis management scenarios:

Scenario one

You're having a birthday pool party for your child and invite friends and family to the event. A child who can't swim very well is pushed into the deep end of the pool and drowns. The media spreads this unfortunate news since you have a high profile in the local community.

Scenario two

You are a prominent doctor who wants to be president of a local wine club. You invite friends from the wine club to your home to persuade them to vote for you. Knowing a local CPA is also running for president, you make some defamatory comments about him not realizing one of the people you invited brought a friend who writes for the local paper. That person has written a scathing article about the incident. You are now facing a PR situation.

Your Nationwide Private Client personal home and personal excess policies are generally designed to provide you with coverage for liability and defense costs for situations like these. In addition, an excess protection endorsement includes coverage to hire a public relations, security or media management firm to help protect your good name and reputation in the event of a covered loss.

Act quickly to mitigate the damage if you are subject to a crisis impacting your reputation. If you are implicated in a covered liability situation, you should report the claim to your insurance agent and Nationwide Private Client by calling our toll-free number at 855-473-6410 and, if applicable, we can help you secure a Crisis Management Firm. Contact your agent for more information on policy limits and exclusions.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent losses, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

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