

## **HOST LIQUOR/LIQUOR LIABILITY**

1) Those who need Host Liquor Liability: Those NOT in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

2) Those who need Liquor Liability: Those in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

Host Liquor and/or Liquor Liability is afforded to the colleges under the Plan Document inside Florida with limits of \$100,000/\$200,000 (Sovereign Immunity F.S.768.28) so long as the furnishing of alcoholic beverages is in compliance with local, state and federal laws (ie, minors, alcohol dependencies, etc).

If college is hiring caterers, bartenders, etc for event, they should require caterers, bartenders, etc. provide Certificate of Liability Insurance to include Liquor Liability coverage naming college as Additional Insured with limits of not less than \$1 million per occurrence.

Regarding coverage for Foundations or clubs, etc while on college premises, they would need to secure liability coverage to include Host Liquor and provide you with Certificate of Liability Insurance adding college as Additional Insured with limits of not less than \$1 million per occurrence assuming they fall under 1) above.

Should the Foundations or clubs, etc. hire caterers bartenders, etc. while on college premises, the Foundation or clubs should secure Certificate of Liability Insurance from caterer, bartender providing Liquor Liability Coverage adding college as well as Foundation and club as Additional Insured with limits of not less than \$1 million per occurrence.