



NEWS OF VALUE

HOLIDAY FUN AND SAFETY

With the holidays fast approaching, USI recommends the following tips for gatherings of family and friends.

[What should we know about serving liquor at a community association party?](#)

Generally, community associations are protected by host liquor liability insurance coverage. Subject to the terms of the policy, this coverage will indemnify and defend the association against third party liability claims arising out of the serving of alcoholic beverages. This would also cover claims of causing intoxication to another person, serving a minor, or continuing to serve someone already under the influence of alcohol. However, host liquor liability insurance coverage will not protect the association if the alcoholic beverages are sold. If alcoholic beverages are to be sold by the association either directly or indirectly, which we strongly discourage from an insurance risk management standpoint, liquor liability insurance coverage will need to be purchased.

[What should we know about holiday decorating?](#)

Each year, hospital emergency rooms treat about 12,500 people for injuries, such as falls, cuts, and shocks, related to holiday lights, decorations, and Christmas trees. In addition, there are 11,600 candle-related fires each year, resulting in 150 deaths, 1,200 injuries, and \$173 million in property loss. Christmas trees are involved in about 300 fires annually, resulting in 10 deaths, 30 injuries, and an average of more than \$10 million in property loss and damage.

Take the time to make sure your buildings and homes are free from potential dangers. When purchasing a live tree, check for freshness. A fresh tree is green, needles are hard to pull from branches, and needles do not break when bent between your fingers. The trunk butt of a fresh tree is sticky with resin, and the tree will not lose many needles when bounced on the ground. When purchasing an artificial tree, look for the label "Fire Resistant." Although this label does not mean the tree won't catch fire, it does indicate the tree will resist burning and should extinguish quickly.

When setting up a tree at home, place it away from fireplaces and radiators. Be sure to keep the stand filled with water. Place the tree out of the way of traffic, and do not block doorways. Use no more than three standard-size sets of lights per single extension cord. Use only non-combustible or flame-resistant materials to trim a tree. Choose tinsel or artificial icicles of plastic or nonleaded metals—leaded materials are hazardous if ingested by children. Never leave burning candles unattended. Remember to make sure the batteries in your smoke detectors are working.

[Are there any toy guidelines?](#)

Yes! Select toys to suit the age, skills, abilities, and interest of the individual child. Most toy companies have done their research on which toys are suitable for children at various ages. Read and use safety labels that have been provided on the toy or its packaging as a guide in making the selection. Many of the deaths and injuries associated with toys are more closely related to the child's ability to use the toy safely than to a product or design problem. That is why it is so important to choose toys appropriate for the intended child and see to it that they are used properly.

[Where should I go for more information?](#)

USI wishes you a happy holiday season and a very safe and healthy new year. If you have any questions or need further information, please contact Steve Dickerson (703-739-2346 or Steve.Dickerson@usi.biz) or Theresa Swan (703-684-4369 or Theresa.Swan@usi.biz).