

An estimated 32 million people across the U.S. plan to host parties or gatherings near water this summer, according to new research by Trusted Choice® and the Independent Insurance Agents & Brokers of America, yet they may not be aware of all the risks or prepared in case of an accident.

Follow the tips below for a happy and safe summer:

Summer Parties:☐ Alcohol, Social Host Liability, Etc.

“Asking guests to stop drinking at your summer party can be very awkward,” says Flannagan. “However protecting your family and your guests is more important than an uncomfortable exchange at the neighborhood pool party. If you host a party and your over-served guest drives away and gets in an accident, you can be held responsible.”

- It’s best to avoid alcohol consumption when swimming. Always consume alcohol responsibly when swimming or entertaining at your pool.
- Familiarize yourself with your state’s host liability laws, and to make sure you’re properly insured.
- Limit your guest list to those you know.
- Consider hosting your party at a restaurant or bar that has a liquor license, rather than in a home or office.
- Provide filling food for guests and alternative non-alcoholic beverages.

- Schedule entertainment or activities that do not involve alcohol.
- Arrange transportation or overnight accommodations for those who should not drive.
- Stop serving alcohol at least one hour before the party is scheduled to end.
- Do not serve guests who are visibly intoxicated.
- Consider hiring an off-duty police officer to discreetly monitor guests' sobriety or handle any alcohol-related problems as guests leave.
- Stay alert, always remembering your responsibilities as a host.
- Review your insurance policy with your agent before the event to ensure that you have the proper liability coverage.

Water Safety

- Never let children swim alone and keep a properly maintained supply of safety equipment in plain view of all swimmers, including life rings and other floats, lines, and a first aid kit.
- Drowning is the No. 1 cause of death among children under five. Have a family member take a safety course to become Red Cross certified to help in the event of an emergency.

Grills and Outdoor Pits

- Thoroughly clean gas grill at beginning of season. Replace and maintain fire extinguisher near but not on the grill at all times. Never throw a match in a grill, especially after the gas has been on three seconds.
- Never wear a loose apron or loose clothing while grilling. Always wear shoes.
- Always use the grill's starter button. If the starter is broken, do not use the grill.
- Cover the grill to avoid corrosion and rusting in both the controls and gas line. Rust can make grill controls hard to read and make the starter button difficult to depress. Consider using a grill with an automatic starter rather than a button starter.
- Avoid cooking foods with a high fat content which can produce high flames. Always thoroughly cook food to a safe temperature.
- Never throw away grill instructions or owner's manual. Follow manufacturer's directions carefully.
- Outdoor fire pits are often low to the ground and could be alluring to children. Make sure to keep children away even long after the fire has been extinguished. Fire pits can hold heat for several hours after the flames are gone.

Driving Vehicles/Boats

- Understand your liability and risks. The homeowners policy is not designed to cover significant watercraft exposures and consumers should contact their agent to see if coverage can be added or if they need a separate watercraft policy that fully covers damage to the boat, liability and uninsured boaters.

- Many people rent boats and even with a watercraft policy, be aware that there may be no coverage for rentals.
- Never use a boat that is not equipped with fully operational safety equipment onboard. At a minimum, any boat should contain life preservers for all occupants, a well-stocked first aid kit, powerful flashlight, two-way VHF radio, fire extinguisher, flare kit and a local area water chart. Large boats should also contain additional lines of varied size and an inflatable lifeboat.
- Never exceed the passenger capacity recommended by the manufacturer.
- Always keep all owners manuals onboard.
- Take a boat safety and operations course, sponsored in many communities by the U.S. Power Squadron or the U.S. Coast Guard.

Jet Skis

- Jet skis and other similar recreational water vehicles can be very dangerous and they can require separate insurance policies. Owners should also consult their insurance agent to make sure they have adequate liability coverage to protect them, especially if they regularly ride tandem or if they injure others in an accident.
- Children should never ride a jet ski.
- Never use a jet ski in foul weather.

- Strictly follow all safety guidelines and make sure anyone driving the vehicle knows exactly how to operate it and shut it off.
- Take care and understand the risks in storing and transporting jet skis. Standard homeowners and auto policies will not cover theft of the water vehicle from a trailer.
- Use caution when renting a jet ski and know your responsibilities. Always consult an agent to fully understand liability exposure and coverage in this situation.