

Ring in the New Year with friends and family can be fun, but holiday bashes also open up homeowners to personal liability claims.

Alcohol is one of the top areas where homeowners – and business owners who host parties – could be held personally liable. If someone leaves drunk and has an accident, the party giver could be held liable for damages, said insurance agent John Deardorff.

Nebraska's social host laws also prohibit serving alcohol to minors. Even if the homeowner isn't at home when the alcohol is consumed, they can still face costly lawsuits as a result of accidents.

Party hosts should also be wary of food poisoning, fights and parking mishaps.

Here are some tips to avoid personal liability claims:

- Watch the food. Whether you cook yourself, have a potluck, or have the party catered, the party giver is ultimately responsible if anyone gets sick.

Make sure foods are properly cooked, stored and presented. Know if your insurance policy covers medical bills that result from food poisoning.

- Don't mix business with pleasure. Some business owners like to throw parties at their homes to save cash. However, this opens them up to potential worker's comp claims, or other personal liability. Consider renting a facility or hosting the party at the workplace.

- Be careful playing games. Family parties are great times to pull out game boards, or play hands-on sports. However, homeowners could be held liable

for accidents. Never pressure someone into playing.

- Kennel your pets. Pets might make nice companions, but they don't always enjoy being around a lot of strangers. Lock your pet in a cage, or kennel it for the night.

- Have designated drivers. Don't allow partygoers to drive home intoxicated. Call them a cab, give them a ride, or invite them to stay over for the night.

"Make sure that your policy is going to provide the proper coverage," Deardorff said, "You want to talk it through with your insurance professional and make sure that you

have the proper coverage in force, so you can have a happy time at your party without worrying about the ramifications for injuries or property damage."