



## Those Who Host Lose the Most

'Tis the season with proms and graduations as important milestones in young people's lives and a wonderful cause for celebration. Many of us will be hosting parties and events associated with these occasions, but as a host it's important to remember what can be at stake, and how to protect yourselves, your property and our youth. When teens consume alcohol the party can easily become out of the control for the most vigilant parent. Allowing teens to drink in your home is against the law, and puts you and your assets at great risk.

Social host refers to ANYONE (adult or minor) who hosts a party where alcohol is served on property they control. Through social host liability laws, adults can be held responsible for the actions of underage individuals regardless of who furnishes the alcohol. Violators of this law may face significant fines and even jail time. Additionally, you could be billed for law enforcement services and held liable for injuries sustained by third parties. Here are a few frequently asked questions about the Social Host Law pertaining to the state of Massachusetts:

- **What does it mean to “furnish” the alcohol?**  
“FURNISH” shall mean to knowingly or intentionally supply, give, provide to, or allow to possess alcoholic beverages on premises or property owned or controlled by the person charged.
- **What if my child allows underage guests to drink or possess alcohol at a property I control?**  
You or your child may be charged criminally. For you to be found guilty under the Social Host Law, the Commonwealth must prove that you or your child knowingly or intentionally supplied, gave, provided, or allowed minors to possess alcohol at your home or other property you controlled. You or your child may also be sued civilly.
- **Does the Social Host Law apply if I rent a hotel room for my daughter's party?**  
Yes, since you control the hotel room, the Social Host Law applies.
- **Will my homeowner's policy cover the costs of litigation and any judgment against me or my child?**  
You may or may not be covered, especially if the underage drinker causes injury or death by use of an automobile. Many insurance policies do not cover situations where criminal conduct is involved.

Of course, you are likely to host a graduation party where alcohol is available to the adults. To ensure a fun and safe celebration, you may consider hiring a bartender and police detail. The police detail will deter teens from sneaking alcohol into the party. It's important to be at home when your teenager has a party, and refuse to supply alcohol to children or allow drinking in your home. And for further peace of mind, have a look at your Umbrella Policy to be sure the insurance coverage is appropriate for your family.

