

PAL.

IT IS SIMPLE TO
HAVE YOUR P.A.L.
AT YOUR NEXT
PARTY!!!

1. If liquor is involved first obtain Liquor Licence Board Permit or Liquor Licence Registration Number for the establishment.
2. House Party, Primary Host Liquor Liability Coverage (no permit required).
3. Call your P.A.L. representative for a quote.

P.A.L. INSURANCE BROKERS LTD.
300, 1400 - 1st STREET S.W.
CALGARY, ALBERTA T2R 0V8
TOLL FREE: 1-800-661-1608

Don't party
without your
P.A.L.
and remember
NOT to Drink & Drive!

PAL.



P.A.L. . . . Provides
Primary Protection
Against
Liability/Lawsuits
for People/Organizations
who hold
Single/Multi-day Functions
With or Without Liquor
including
House Parties

604.731.4594 ITED
(5 pgs)

For 1 to 5 million dollar liability policies

*Examples of some of the more
common events we can insure:*

- House Parties (primary coverage)*
 - Antique Shows • Banquets
 - Bazaars • Business Shows
- Celebrations (birthdays, anniversaries, etc.)*
 - Charity Benefits • Craft Shows
 - Civic Clubs & Group Meetings
 - Consumer Shows • Fashion Shows
 - Hotel Shows Club Events
- Meetings (indoor & outdoor) • Pageants*
 - Reunions • Social Receptions
 - Weddings & Receptions
 - Food Concessions
- Jam & Jazz Shows • Old Timer Events*
 - Organized Sight-seeing Events
 - Picnic Grounds
- Rummage Sales • Sidewalk Sales*
 - Social Gatherings • Trade Shows
 - Ball Tournaments
 - Country Western Events
 - Ethnic Celebrations
 - Junior Athletic Games
- Recreational Events (excluding participants)*
 - Rodeos & Roping Events
- (nonprofessional, Spectator Liability only)*
 - Sporting Events in Buildings
- (nonprofessional)*
 - State & Country Festivals & Fairs
- (no rides)*
 - Theatrical Stage Performances
- (musicals, plays & opera)*
 - Snowmobile Parties

... and many, many more!

P.A.L.

The development of P.A.L. is the direct result of changing legal attitudes towards the responsibility of those who serve liquor to the public. Liquor liability is not just limited to bars and similar commercial outlets.

Claims/lawsuits have been brought against service clubs, alcohol outlets, universities and private social hosts.

Pal has been specifically designed by P.A.L. Insurance Brokers & Palco Insurance Company Limited to protect you against liability for bodily injury, including death and damage to property of others (excluding owned or leased property or property in your care, custody or control) as a result of providing alcoholic beverages to any person or persons at an event hosted by you.

The aim of P.A.L. is to provide One to Five Million Dollars Party Liability to the Liquor License Board permit holder as well as the host of a private liquor related function . . .

P.A.L. is your protection against liquor liability.

Serve alcohol sensibly

- ✓ Promote nonalcoholic or low-alcohol content drinks.
- ✓ Serve your guests rather than having an open bar.
- ✓ Do not serve doubles or extra strong drinks.
- ✓ Stop serving alcohol long before you expect the party to break up.

Stay on top of problems

- ✓ Be attentive to your guests' behavior and be prepared to have a friendly word with a guest who is becoming intoxicated.
- ✓ Do not tolerate drinking competitions, or other illegal behavior.
- ✓ Do not serve guests who are already intoxicated. Remember, they may be legally impaired before they appear drunk.
- ✓ Arrange for guests who may be impaired to be taken home safely or stay the night. Friends don't let friends drive drunk.

Being a good host means protecting your guests, yourself and others, as well as having a good time.

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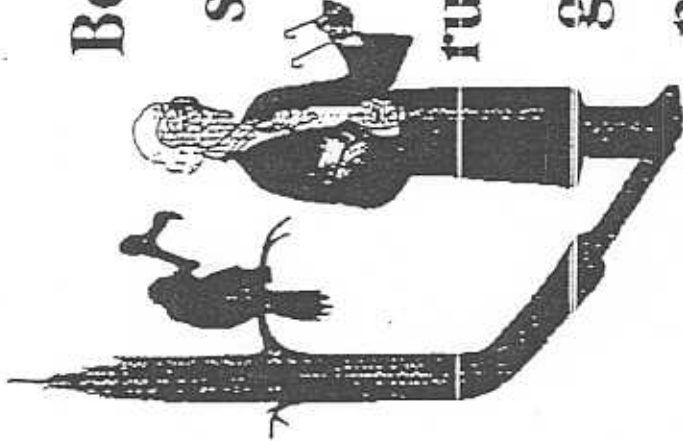
... and many, many more!



1-5 million limit of liability

Toll Free 1-800-661-1608
Fax 403-261-3903

Being sued can ruin a good party



PAL

... Provides Protection Against Liability/Lawsuits

for People/Organizations

who hold

Single/Multi-day Functions

With or Without Liquor

What you should know about serving responsibly when alcohol is involved

Your party, your problem

When you host a party, you want it to be a good time - an opportunity for you and your guests to unwind a little. When alcohol is involved, unwinding can sometimes go too far. The actions of an intoxicated guest can lead to death or injury. And you can be held responsible, whether you're a private citizen, an employer, or the owner of a commercial establishment. You can be sued - and sued big - even if you didn't actually serve a drop of liquor.

Serving intoxicated patrons

Many of us are familiar with the kind of case in which a tavern or bar is sued when an intoxicated patron leaves the premises and injures or kills someone while driving home. Licensed establishments have legal responsibilities to prevent people from becoming drunk and to stop serving people who are already drunk. What many people don't realize is that the same tough principles are being applied to social hosts.

Expanding legal responsibility

As recent cases suggest, there has been a clear trend towards increasing the legal responsibility of anyone who provided alcohol or hosts events where people are drinking.

No "quick fixes"

Various strategies have been advanced to reduce the risks of a civil suit, including designated driver programs, waivers of liability and even special-event insurance. The "piecemeal adoption of isolated initiatives" cannot take the place of a comprehensive strategy to reduce the risks associated with alcohol. For example, while designated drivers and alternative transportation policies address the major risk of drinking and driving, it may lull the host into a false belief that he can serve his non-driving guests as much alcohol as he wishes. However, if one of the drunken guests falls down the stairs, walks through a patio door, or starts a fight, the home-owner may be successfully sued.

What you can do

If you operate a drinking establishment, you can reduce your risk of legal liability by instituting a program of manager and server training. Personnel should learn to recognize and prevent intoxication and its associated problems.

As a host, you have broad responsibilities where alcohol is involved, but you also have authority to control who comes onto your premises. With a little common sense, you can avoid situations that lead to injuries and lawsuits. Even if mishaps don't occur, no-thoughtful host would want a guest to lose his or her licence for impaired driving. The following suggestions will reduce your risks:

Plan your party

- ✓ Plan to provide food throughout the party. A guests who has been eating may not become as intoxicated.
- ✓ Do not make drinking the focus of the party.
- ✓ Do not combine alcohol and dangerous activities, such as boating, swimming, skiing and snowmobiling.
- ✓ Smaller parties are easier to manage. Large parties and open houses require more planning and supervision.
- ✓ Arrange transportation ahead of time for those who will be drinking.
- ✓ Check the physical condition of the premises for hazards that could endanger the safety of your guests.