



# VFW Post Insurance Program

## Loss Control Article

## Labor Day and Liquor Liability

Since its first observance over 125 years ago, Labor Day honors America's workers and marks the symbolic end of summer. The national holiday often goes arm-in-arm with Post celebrations, many of which involve the consumption or serving of alcohol. Protect your Post this season by making sure you have liquor liability coverage through The Post Insurance Program and following these tips:

The first Labor Day was marked with a parade, and parades are something Posts do best! Make sure those joining in on your route don't overindulge in alcohol before the big event. This includes those just riding on a float, who could easily fall off and injure themselves or others.

Picnics and barbecues are also popular Labor Day activities and a way your Post can interact with the community. If your Post plans to host a get-together, designate a trained server to distribute alcohol (as opposed to simply having an open cooler). This helps to limit liability risks related to serving minors and those already intoxicated. Even at informal picnics be sure to check ID's of individuals requesting alcohol.

- Make sure everyone in your parade stays sober during the event.
- Have one person distributing alcohol at your picnic.
- Keep your liquor liability policy up to date and adequate for your needs.

Above all, be sure to secure liquor liability coverage to protect your Post from lawsuits stemming from alcohol-related accidents or injuries. If you don't currently have a liquor liability policy or want to make sure your existing policy is adequate for your needs, call The VFW Post Insurance Program at 800-829-8390. We'll send you a free copy of our Liquor Liability Loss Prevention Packet to help keep your members and loved ones safe.

The VFW Post Insurance Program is administered by Lockton Risk Services  
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