

This Risk Alert contains valuable information. Please share it with your Wright Specialty Clients and any other interested educational institutions.



# RISKAlert

December 2016

## Planning for Safe, but Enjoyable, Holiday Parties



As we celebrate the festive days of Hanukkah, Kwanzaa, Christmas and the New Year, safety and risk management professionals anticipate an increase in accidents and fires resulting from seasonal hazards. Unfortunately, schools, colleges and universities are not immune to these exposures.

The following suggestions offer ways to avoid potential dangers and liability exposures associated with work-related parties, decorating buildings and other facilities.

### Christmas Trees and Holiday Decorations

1. Avoid live trees or ornamental greenery. Flame-retardant artificial Christmas trees and lights that bear the Underwriter's Laboratory (UL) label are better choices. Keep trees and other displays away from heat sources.
2. When decorating Christmas trees, use light leads made for the newer cool-burning miniature bulbs. Light leads must contain an integral fuse in or near the wall plug and must also be UL-listed. Do not overload outlets. Inspect for wire, socket, plug or connector damage and replace as needed.
3. If an extension cord is used, make sure that it is sufficient to accept the electrical load.
4. Use break-resistant holiday decorations. Avoid the use of glass ornaments or decorations, which are extremely flammable.
5. Don't place trees or displays in corridors or hallways that could obstruct egress, block exit ways, fire extinguishers or alarm pull stations.
6. Used as decorations, untreated paper, plastics and natural tree branches present fire hazards. Use only decorations that bear the UL-label or are certified by the manufacturer to be flame retardant. Unplug when leaving the building. Do not use candles.

The National Fire Protection Association (NFPA) has additional suggestions at: <http://www.nfpa.org/public-education/by-topic/wildfire-and-seasonal-fires/winter-holiday-safety/christmas-tree-fires/christmas-tree-safety-tips>

## Holiday Parties

1. Avoid alcohol consumption on your property. Check if you have a zero-tolerance policy for alcohol consumption.
2. A liability exposure may exist for an employer if an intoxicated employee causes bodily injury or property damage to a third-party.
3. Wright Specialty liability policies provide limited coverage for alcohol-related exposures. If you believe your institution has this exposure, please contact your insurance representative.
4. Always offer an assortment of non-alcoholic beverages and limit the amount of alcoholic beverages served. Encourage responsible drinking and if possible, have a cash bar. If tickets are issued for drinks, use discretion when distributing tickets to guests.
5. Instruct the bartenders to request identification from anyone who looks to be under 30 years of age. Also, request the bartenders to "cut-off" anyone who is overindulging on alcohol.
6. Do not allow intoxicated persons to drive. Call taxis or encouraged designated drivers. Some employers offer to pay taxi fares without question for any employee who believes they should not drive.
7. Stop serving alcohol an hour or so before the party is scheduled to end. Serve additional food and coffee during this time, realizing that time is the only real solution to decrease the effects of alcohol consumptions.
8. Make certain that your counsel reviews any contracts provided by the caterer or restaurant before it is signed.

**Remember - Persons who sponsor house parties (or rent hotel rooms) can be held civilly and criminally liable for serving alcohol to minors.**

## Preparing for Winter Weather

Although most of the county has been experiencing a rather mild late fall, we know that Old Man Winter will be arriving shortly.

If you haven't started already, now is a good time to take action to protect your facilities from cold weather extremes. We understand that winter weather varies across the country, and what is an extreme in one area is just routine weather in another. However, construction codes are written to protect weather within a predicted range. While a 20-degree prolonged cold spell in Northern Illinois is not much of a challenge, it can cause property damage to buildings in the South or Southwest.



The Wright Specialty website contains information about winter weather. For example, winter weather alerts and challenges, cold weather issues, preventing

roof collapses and snow loads and preventing roof collapses and frozen pipes. Visit the Wright Specialty website at [www.wrightspecialty.com](http://www.wrightspecialty.com). Go to the News Tab and refer to Newsletter. You can read our newsletter - *At Issue* or look at past editions of our Risk Alerts.

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