# Catalpa Grove ~ Event Insurance & Alcohol Policy

### **Overview**

Event insurance is a type of insurance that protects you from losses that may happen due to unforeseen events causing damage or injury at an event. Some policies may even cover other situations beyond your control that may prevent your event from occurring as planned, such as extreme weather or problems with vendors.

In addition, because Catalpa Grove is a BYOB facility, event clients must provide insurance with Host Liquor Liability coverage. This coverage protects you along with Catalpa Grove against claims or suits related to a guest at your event who drinks too much alcohol, then causes property damage or bodily injury as a result of intoxication.

### **Coverage Requirements**

For the event date (and any adjacent days that you reserved where alcohol is being consumed), the client shall provide insurance coverage, that includes Host Liquor Liability. To some insurance agencies this is considered "Special Event Floaters." This policy generally cost \$95-\$150 to provide not less than \$1,000,000 combined single limit for bodily injury and property damage. The client can acquire this policy from any insurance company, or use an option noted below.

The insurance policy obtained must name Lakewood Park Events, LLC as additional insured and a certificate of insurance with an endorsement must be provided 30 days prior to the event.

### **Options for Obtaining Insurance**

#### **Event Insurance Providers**

- Event Helper (pre-filled with Catalpa Grove/Lakewood Park Requirements) purchased online: https://www.theeventhelper.com#kBKMe8
- · You can show other providers as long as the above coverage requirements are included.

### **Bartending Service that includes Insurance**

Drink and Be Married (see Catalpa staff for pricing or call 570-854-5332)

## **Bartender / Alcohol Policy**

In order to prevent consumption of alcohol to minors as well as ensuring that your guests do not over consume alcohol, a bartender must serve all alcoholic beverages (including alcohol provided in a keg). Your caterer may provide a bartender, or you may contract someone on our vendor list. A bartender must have a RAMP or related certification. Bartenders / Event Hosts understand the following rules/regulations:

- · Alcohol service is limited to 5 hours
- · No double-shot drinks
- · One person cannot get multiple drinks at one time.
- No guest can self-serve alcohol
- · No pitchers can be taken from the bar
- No shots are permitted unless served as part of specialty dance
- Must prohibit serving to intoxicated guests / minors.
- · Help to monitor that no alcohol is present on the dance floor.

## Frequently Asked Questions & Blog

Please visit our website for the most up-to-date FAQs, blog posts, and images: www.catalpagrovepa.com

Contact us via: 570.285.8026 or info@catalpagrovepa.com