



#### **4. Avoid serving alcohol unless students are 21, and even then, take precautions.**

Tennessee laws on serving alcohol strictly prohibits the service of alcohol to persons under the age of 21, with criminal and financial consequences to you, the host. If you serve alcohol, you must ensure that only students 21 and older have any. “Passing off” drinks by a student who has been legitimately served to an under-age student is the responsibility and liability of the host. Private dinners may not require a bartender, but for a large event (more than 20 students) it is recommended that a trained bartender provide all alcohol service, check IDs and cut off service at least 30 minutes before the end of the event.

#### **5. Some pets are charming.**

If you have pets, you’ll likely know how well they play with others. Take appropriate precautions to consider how pets and students will interact. Some people are fearful of some animals or allergic to pet hair, etc. Additionally, some dogs can be protective and unpredictable. Be wise in considering how students and pets will interact. You may need to advise your students in advance of the event, if you have pets. It is your responsibility to keep your pet under control and usually, pets can be a charming addition to a student event.

#### **6. Understanding insurance**

##### **Personal Liability**

University insurance may cover its employees for claims made against them if the employee was acting at the direction of the institution and within the scope of the employee’s responsibilities. For this reason, it is recommended that you advise your department chair or department head of your plans to host a student event at your home and obtain approval from the chair for the event. This does not need to be particularly formal – an e-mail from the department chair signifying approval will suffice if the question arises, but you should include in the request

- Purpose of the event

- Who will be attending (description of group and estimated attendance)

- When the event will take place (date/times)

- Any transportation needs or request

##### **Premises Liability**

If someone slips, falls or is otherwise injured at your home (for example, while playing games or jumping on a trampoline), the host should immediately inform your homeowner’s insurance agent of the accident. Under that policy, the homeowner should have medical payments insurance which may be made available to cover the cost of direct medical care without regard to any fault on the part of the homeowner. If fault of the homeowner is established as a cause of the accident, your homeowner’s policy may cover any claim made against you. If the claim exceeds your policy limits, and if this is an approved university event, university insurance may cover losses in excess of your policy limits.

##### **Premises Damages and Other Costs**

Any loss or damage that your premises or property sustains as a result of your hosting the event is your responsibility – the university’s insurance does not protect you for your property losses. This includes breakage or theft of valuables or any other property damage that might occur in connection with the event.

#### **7. Preventing claims of disabilities, discrimination and sexual harassment**

##### **Consider the disabilities of your students.**

