



NW Insurance Council

## Consumer Alert

**Contact:**

Kenton Brine, President  
Sandi Henke, Operations Director  
NW Insurance Council  
Phone: (206) 624-3330 / (800) 664-4942

**Release Date: 02-05-2026**

[kenton.brine@nwinsurance.org](mailto:kenton.brine@nwinsurance.org)  
[sandi.henke@nwinsurance.org](mailto:sandi.henke@nwinsurance.org)  
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)  
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

# Don't get flagged: Careless Super Bowl parties pose a risk for severe liability penalties

### What to Know

- *Hosting a Super Bowl watch party? Social host liability, or Dram Shop Liability, is current law in 43 states, and exposes party-hosting homeowners to liability risks.*
- *At your party, reduce risk by limiting or excluding alcohol, encouraging designated drivers, or helping guests arrange safe transportation such as taxis or rideshare services.*
- *[Homeowners](#) or [renters insurance](#) may provide protection, including legal defense costs, but coverage limits, exclusions, and conditions often apply.*

**SEATTLE, WA, February 05, 2026**– Hosting a Super Bowl party this Sunday? Before kickoff, make sure safety and common sense are part of your game plan. Homeowners and renters who host gatherings may be legally responsible for the safety of their guests — not only while they're in the home, but even after they leave.

### Social Host Liability: What Hosts Need to Know

Super Bowl Sunday is consistently ranked among the most dangerous days to drive due to alcohol-impaired motorists heading home from parties. In many states, party hosts

can be held legally responsible for injuries or property damage caused by an intoxicated guest who was served alcohol in their home.

“If you’re celebrating Super Bowl Sunday with friends, your responsibilities don’t end with the final whistle on the field,” said Kenton Brine, NW Insurance Council president. “Party hosts need to make sure guests are safe while on your property and that they get back to their homes safely after the party is over.”

At last count, 43 states have social liability, or “[Dram Shop Liability](#)” statutes on the books. Most of those laws provide an injured person – such as the victim of a drunk driver – the right to sue not only the at-fault driver, but also the person responsible for serving the alcohol, whether that person is a bartender/owner or a private citizen hosting a party in his or her own home.

Social host liability laws can hold the party host responsible for the safety of party guests, as well as anyone injured by a party guest after they leave the event. As a homeowner, this could expose you to liability even if someone – like a teenage child in your home – hosts a party without your consent and someone is injured or causes injury to someone else on their way home.

#### **Insurance Coverage: Helpful, But Often Limited**

“Protecting yourself, your family, and guests starts with making sure you have Homeowners or Renters insurance with sufficient [limits of liability](#) to protect your financial assets,” Brine said. “Homeowners should also take steps to ensure that their homes are safe for residents and visitors.”

Homeowners or renters insurance policies may include liquor liability coverage, which helps pay for bodily injury or property damage caused by an intoxicated guest. However, coverage limits often range from \$100,000 to \$300,000, which may not be sufficient in the event of a serious accident, according to the [Insurance Information Institute](#) (I.I.I.).

In such cases, homeowners may want to consider a personal liability [umbrella policy](#), which provides additional coverage beyond standard policy limits.

“Remember, if liability limits are not sufficient to pay for the injuries and/or damage sustained by an accident victim, your personal assets – your home, your investments, or even your retirement savings could be at risk in a lawsuit,” Brine explained.

Your insurance agent or company can help you understand what is covered under a Homeowners or Renters policy, along with any exclusions, conditions, and limitations in your policy.

### **Smart Hosting Tips for Super Bowl Sunday**

[NW Insurance Council](#) and the [I.I.I.](#) offer these common-sense tips for your Super Bowl or other party gatherings:

- Learn [your state’s social host liability laws](#), which vary from state to state.
- Encourage guests to arrange a designated driver or arrange transportation from your party in advance.
- Limit your own alcohol consumption so you can better monitor guests.
- Offer plenty of food and non-alcoholic beverages.
- If a guest appears impaired or too tired to drive, help arrange a ride with a sober guest, a taxi, or a rideshare service – or invite them to stay overnight.
- Keep ride-share apps installed on your phone so you can quickly arrange transportation if needed.
- If you observe a suspected impaired driver on the road, call 911. Be prepared to provide the vehicle’s description, license plate number, direction of travel, and location. Keep a safe distance and do not put yourself at risk.
- Prevent slip-and-fall injuries by clearing snow, leaves, or debris from walkways, steps, and driveways, and make sure all paths are well-lit.

For more information about property and casualty insurance, visit NW Insurance Council's website at [www.nwinsurance.org](http://www.nwinsurance.org).

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

###