

## **Company Picnic Liability**

Summer brings with it some great activities – vacations, beach days and the company picnic! Due to ever increasing liability, many companies are opting out of sponsoring outings. However, your company can put on a great event if you keep these tips in mind:

### **Be Casual but be Cautious**

It should be clearly stated that participation in the event is voluntary. Employees should be reminded of safety guidelines. However, when you hold a company event anything can happen, so the company will be responsible for the welfare of its employees who attend. Company leaders and managers must set a good example for proper behavior at the event.

### **Be Careful if You Plan to Serve Alcohol**

All employees should be told that behavior that is unacceptable at work is also unacceptable at the picnic. They should drink in moderation, and a plan should be in place to drive those employees who do not heed the warnings. You shouldn't hesitate to take away an employee's car keys if that person is intoxicated.

### **Follow the Leader**

Any good event must have a strong leadership team or champion that takes responsibility for the planning. Have a roster to ensure everyone has made it safely to the event, a cell phone so employees can contact you if they get lost and information and a plan for any emergency situations. Also, making sure the company outing continues on a socially ethical and appropriate path will keep the event comfortable for all involved.

### **Injuries and the Company's Liability**

A good volleyball game, or basketball game can be great fun for employees. But what if someone gets injured? Is this a workers' comp claim? In most circumstances, if the company makes it clear that participation in these activities is purely voluntary, the injury is not a workers' comp claim. However, it's a good idea to check with your insurance provider to make sure.

### **Do You Need Additional Liability Insurance?**

If you are holding the picnic off company grounds you have different exposures than if you are holding it at a park or other public place. Exposures may differ if you are hiring a caterer or planner. Check with your insurance provider to find out what your risks are and if you are properly protected.

Company events can be a fantastic way to boost the morale of your team. Planning these events with the employees' safety and well being in mind will ensure that the day is a great success. See you at the park!!