



Susan Hunt <lthoasecretaryvp@gmail.com>

Fwd: Inquiry

1 message

Susan Hunt <shuntstanggirl@gmail.com>
To: lthoasecretaryvp@gmail.com

Sun, Jul 24, 2022 at 9:43 AM

----- Forwarded message -----

From: **Barnes, LaShay** <l.barnes@gviok.com>
Date: Fri, Jul 22, 2022 at 5:43 PM
Subject: Inquiry
To: shuntstanggirl@gmail.com <shuntstanggirl@gmail.com>

Susan, this message directly from our underwriting team...

"Our policy would only extend if the party was put on by the HOA. Typically our stance is that alcohol is not allowed in the pool area. Bring your own alcohol parties are not acceptable by us and would need to be excluded should this take place. We will not be able to offer liquor liability for this.

From: Barnes, LaShay <l.barnes@gviok.com>
Sent: Monday, July 25, 2022 5:17 PM
To: Hunt, Susan <hunts@tinkerfcu.org>
Subject: [EXTERNAL] RE: Directors & Officers Policy

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Susan,

Philadelphia does not offer Liquor Liability insurance therefor no such endorsement exists.

Since we have last talked I have spoken to a few of our underwriters who have access to dozens of carriers, and they have advised that they would not be able to find offers of coverage for lack of controls (see the bullet list below for examples of controls).

In addition, a Liquor Liability policy would only cover an event held and sponsored by LTHOA and there would need to be controls in place. If it were not an LTHOA held and sponsored event, it would not be covered.

To clarify, if it were a member hosting, it would **not** be covered under LTHOA's Liquor Liability, regardless of whether LTHOA purchased the Liquor Liability policy or not. I mentioned the Event & Liquor Liability policy that you could require the member to provide. My recommendation after speaking with underwriters is this:

Controls **MUST** be in place with all of the following:

- **Specific Date and Time** (Ex: Sunday July 24th 2PM – 6PM)
- The event must be by **invite only** with a **list of guests to attend**.
- **Bartender and/or Server** must be present and must be appropriately **licensed** as a Bartender/Server of Alcoholic Beverages by the Oklahoma ABLE Commission. I strongly recommend the Bartender/Server be **insured**.
- The member must provide a **Special Event and Liquor Liability policies** (they will need to shop for this, LTHOA **cannot** provide it for or on behalf of them).
- Require a **Lease Contract for Use of Facility** clearly stating that the **member is the host** with acceptable and unacceptable behavior in detail.