Liquor Liability

Liquor Liability insurance as it relates to liquor is often misunderstood. There are two forms of liquor liability, Host Liquor Liability and Liquor Liability. Host Liquor protects individuals, companies, and organizations when alcohol beverages are served in a social or business setting and when the alcohol is provided free to the attendees.

Liquor Liability protects businesses and organizations that sell alcohol beverages, like bars, restaurants, and fraternal organizations, or at events. The key difference is that money, in some form, changes hands and the consumer purchases the beverage.

Your Kiwanis insurance policy does provide coverage for Host Liquor Liability but excludes all coverage in the event that there is a charge for the beverage, even if drink tickets are sold or if wine is served as part of a dinner, where there is a charge for the dinner.

When our clubs work at a booth selling wine, beer, or liquor for another organization, and many do, Kiwanis offers no coverage. However, the sponsoring organization will have liquor liability insurance and your club and Kiwanis should be added as an additional insured on their policy. You just need to ask for this certificate and an Additional Insured Endorsement.

A No-Host Bar or Social Hour, where Kiwanians do not sell beverages, are great ways to avoid having liability for the consumption of liquor. If a donation is made to the club from the proceeds a "gray area" is created and there may be no coverage for the club. Do not tie donations to the sale of alcohol.

102 Yr Old Hoosick Falls Kiwanian Works for Kids

Hoosick Falls President Dale Lee presents 102 year old Howard Haynes with a check in the amount of $2035.

Hoosick Falls’ President Dale Lee presents Howard Haynes, a Kiwanian since 1938, a check for $2035. Haynes, 102 years young, received the money for working to raise funds for the Albany Pediatric Trauma Center. The class takes about 6 hours to learn these skills. You have to take this course and pass the exam to have the skills. Kiwanians do not sell beverages, are great ways to avoid having liability for the consumption of liquor. If a donation is made to the club from the proceeds a “gray area” is created and there may be no coverage for the club. Do not tie donations to the sale of alcohol.

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Governor Peter Mancuso Visits Long Island North

Governor Peter Mancuso meets with the 2003-04 Long Island North Presidents and Secretaries during his official visit prior to a festive evening at the Fox Hollow.

Governor Peter and 1st Lady Karen, graciously accept the Tiffany quality scrapbook of L.I. North history assembled by No. Shore Kiwanian Julia Salat. 2nd from right, as L.I. No. Ltg. Jo Greene observes smiling.

Franklin Sq. Holds 3rd Kiwanis Street Fair

Kiwanians Club of FRANKLIN SQUARE, Long Island South Central Division – Above: Past President Carl Gerrato, and member of the Franklin Square Fire Dept., works hard with Lizalexia Paponiou enjoys ice cream from the Mr. Softee truck.

Kiwanians Club of Franklin Square, Sant Lawrence – During the Street Fair.

Kiwanis Club of MASSENA, Saint Lawrence – On Sunday July 18th, the Massena Kiwanis Club held its 45th Annual Senior Citizen’s Picnic. The Massena Club with the help of the Seaway Valley Ambulance Service and two school buses transported seniors from several nursing homes, and senior complexes in the Massena area. One hundred thirty-five guests attended the event. The weather turned out to be glorious and everyone had a great day.

Many thanks go out to Ron Chrisena and Tony Clu (center) with their sons, from Craft-a-Fair for making the event a great success.

Ryan’s Story

Continued from Page 6

dated all the schools to have AED machines. The problem is that one or two people know how to use them. Our children spend so much time in school. Why would we expect anything less than the best for our children? The class takes about 6 hours to learn these two life saving skills. You have to take this every year. The refresher course is about 2 to 3 hours depending on skill level.

Anytime you would like more information feel free to contact me: (C) 716 912-9203 (H) 716 688-5978 (B) 718 675-0107. Thank you for your time.

Franklin Sq. Holds 3rd Kiwanis Street Fair

Kiwanis Club of Franklin Square Third Annual Kiwanis Street Fair banner. Two other firemen to raise the Franklin Square Third Annual Kiwanis Street Fair banner. Two other firemen to raise the Franklin Square Third Annual Kiwanis Street Fair banner. Two other firemen to raise the Franklin Square Third Annual Kiwanis Street Fair banner.