

First Parish of Norwell

Policy for Serving Alcohol on Church's Premises (Including the James Library)

Serving Alcohol at a Church Event - No Ticket Price or Entry Fee

- Insurance coverage is afforded under the Host Liquor clause.
- A license is NOT required from the Town of Norwell.
- Examples of this kind of event are Canvass Dinners and Collations.

Serving Alcohol at a Church Event - Ticket Price or Entry Fee

- If dollars are “exchanged” for an event at which alcohol is served, the insurance company and the Courts’ interpretation is that alcohol is being “sold”. Examples of this kind of event held in the past: James Library reception and the Golf Tournament.
- NO coverage applies under the Church’s policy and the **liquor liability exclusion applies**.
- A special Liquor Liability policy is required which costs about \$100-\$125. Such policies are available directly at www.theeventhelper.com. Hope Weinman, church administrator, will be responsible for obtaining this policy. **A minimum 3 week notice is required because this process generates a Certificate of Insurance that must accompany the application to the Town of Norwell to serve/sell alcohol.**
- A license to serve alcohol is required from the Town of Norwell.
 - Fee of \$35. To download application please go to:
http://www.townofnorwell.net/Public_Documents/NorwellMA_Licenses/One%20Day%20Liquor
 - Allow 3 weeks to obtain the license
 - A Certificate of Insurance must be issued to the Town of Norwell showing liquor liability insurance coverage of at least \$1,000,000 per occurrence naming the Town of Norwell as an Additional Insured (The certificate of Insurance is issued from The Event Helper referred to above but must be sent in with the application).

Renting the Church Facility - Liquor Will be Served - Not a Church or Related Party Sponsored Function. (The church is only allowing the use of the premises.)

- The renter must obtain a license from the Town of Norwell.
- Renter must obtain a liquor liability and general liability policy. This usually can be covered by the renter’s homeowner insurance, but the renter must provide FPN with a Certificate of Insurance.
 - The Church and or James Library must be listed as Certificate Holder and Additional Insured (as must the Town of Norwell for the liquor liability license).
- Coverage for defense **is provided** by the Church’s policy, but the risk is shifted by requiring the above noted Certificate of Insurance.