

## Catering Insurance Checklist

The number of chefs, bartenders and wait staff required will depend on the size of the group, complexity of food preparation and presentation. Be sure not to skimp on service. While staffing is a major cost factor, the people involved in preparing and presenting your food are the lifelines of your party.

- Determine the necessary number of chefs, bartenders and wait staff
- Who takes care of providing the staff, you, the caterer or the event planner
- Will parking attendants, security guards, coat checking personnel, rest room attendants be needed
- How will the staff be attired
- When will the staff arrive and how late will they stay
- Who is responsible for set up and break down
- How are those costs determined

When planning an event, it is important to understand where and with whom certain legal liabilities lie. The most likely targets of lawsuits in the special events arena are the caterer, the facility and the person giving the party.

Insurance specialists urge anyone planning a party, first of all to make sure the caterer has insurance coverage. Be sure the coverage is adequate, generally a minimum of one million dollars.

Any special event facility should carry adequate insurance as well, and most often it is the caterer's job to see that it is done.

Of particular note, pay special attention to liquor law liability, for if a guest drinks too much and is injured in an automobile accident on their way home.