



# Plan for a Winning Super Bowl Party

By John D. Doak, Oklahoma Insurance Commissioner

The Super Bowl is one of the most exciting events of the football season. Last year the big game was the most-watched television event in U.S. history with 111.5 million viewers. Preparations for game day are underway. People who plan on hosting parties are deciding on what food to serve, stocking up on drinks and cleaning the house. However, one thing that may not cross your mind is the risk you may face as the host of a Super Bowl party.

As you make plans for the big game, here are some things to consider:

1. If one of your party guests is injured at your house, will you be financially responsible? **Personal liability insurance** can protect your home and assets. This type of protection provides coverage when others are hurt or have sustained damage to their property for which you are responsible.

Another protection is **medical payments insurance**. This provision covers the medical expenses of others who are accidentally hurt at your house without the requirement of negligence. You can check with your insurance agent whether this is in your homeowner's policy.

2. Are your most prized possessions in your home protected?  
If a guest gets rowdy, and your antique vase gets broken, a **scheduled personal property endorsement** to your homeowner's policy will cover you. This endorsement protects loss or damage to personal property like fine art, collectibles or sporting equipment that is not adequately covered under a traditional homeowner's insurance policy.
3. Does the thought of having guests at your house worry you?  
Consider **another venue** for hosting the party rather than your home. Planning a party at a restaurant or bar will help minimize any liability risks to you.
4. How big is your Super Bowl get-together?  
You might think about **event insurance**. There are two different types of event insurance – liability insurance and cancellation insurance. For a large Super Bowl party

at your house, liability coverage in addition to your homeowner's policy will make sure you are adequately covered.

For any other insurance information contact the Oklahoma Insurance Department at 1-800-522-0071 or visit our website at [www.ok.gov/oid](http://www.ok.gov/oid).