

'Take their keys away'

Hosts could be liable for drunk drivers

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Sun Media

Along with making sure their guests don't become intoxicated and then drive, homeowners need to know what type of insurance coverage they have to protect against liability, says a local broker's association.

During recent testimony at the Taman Inquiry, Winnipeg police Sgt. Sean Black said he consulted an insurance broker after Derek Harvey-Zenk, an off-duty cop who attended a party at Black's home, crashed his truck into Crystal Taman's car, killing her almost instantly in February 2005.

Black told the inquiry he had "no idea" how much Har-

vey-Zenk had to drink. After the collision, Black said he chose to contact an insurance broker as he also had "no idea what could happen" to him as a homeowner and wanted to ask questions.

"Homeowners should always been cognizant of and concerned with how much anyone in their home, particularly guests, is consuming in terms of alcohol," said Dave Schioler, CEO of the Insurance Brokers Association of Manitoba.

Schioler said homeowners have "an inherent responsibility to ensure as much as possible that guests leaving their home will be leaving safely."

Schioler, who has 17 years experience as a lawyer, said legal cases on the issue of whether homeowners are lia-

ble for damages in drunk driving cases following a party are commonly decided on a "case by case basis."

"If you have somebody that you know has had too much to drink, common sense says to take their keys away and phone a taxi," said Wade Garriock, president of the Insurance Brokers Association of Manitoba.

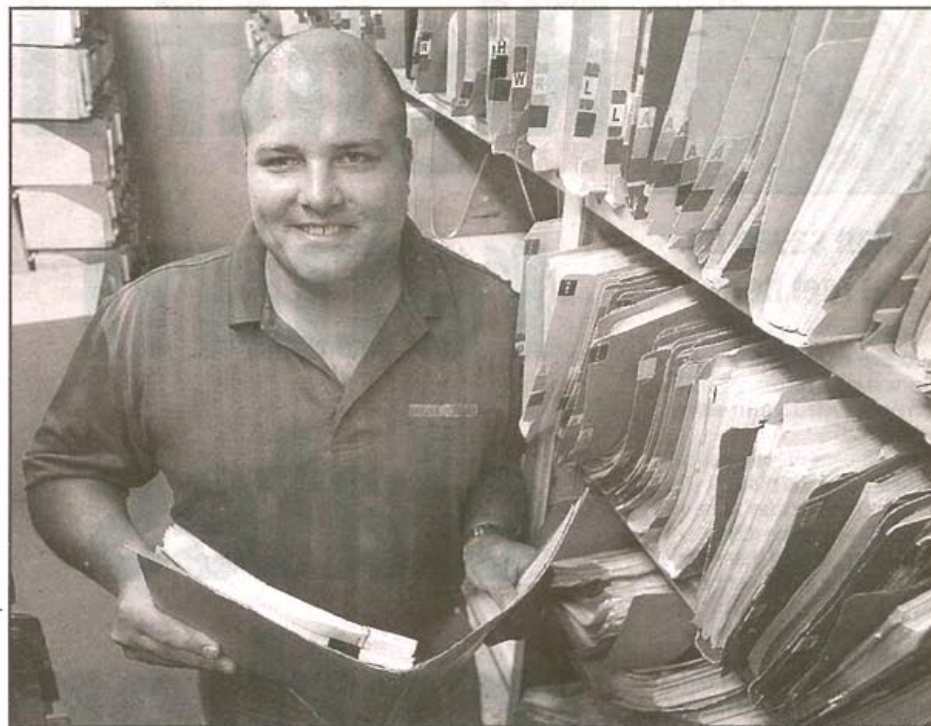
Along with taking safety precautions, Garriock also recommends people consult with an insurance broker regarding coverage since policies vary considerably regarding what homeowners are protected against.

"It's important homeowners educate themselves," said Garriock. "You always want to make sure you're a responsible homeowner."

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SCHIOLER
'Responsibility'



BRIAN DONOGH/SUN MEDIA

Manitoba Insurance Brokers president Wade Garriock said homeowners should protect themselves.