

Special Event Planning

Every special event must have good planning in order to control liability exposures, prevent accidents, and curb the lawsuits that could result from haphazard organization. These events could include parades, festivals, fundraisers, holiday celebrations and any other event where the public assembles on public property. Communication among all parties involved is critical: vendors, maintenance personnel, security officials, emergency response personnel, and more. Ensuring that proper risk management measures and safety procedures are put in place will help make the event more safe and successful. The checklist below outlines risk management considerations for special event planning.

✔ Evaluate All Events Independently



Each event will have its own unique risks to consider and should be evaluated independently. Risks may vary depending on location, traffic, number of attendees, if alcohol is served, etc. When evaluating risks, try to imagine all the potential scenarios where things could go wrong, how people could get hurt, how property could be damaged, etc.

Below are some general questions to consider for each event:

- What kind of event will be held? Where will it be held? Indoors? Outdoors? Both?
- Will the event be confined to one area? Could attendees migrate to adjacent locations?
- How many attendees are expected to attend and how will this impact public safety?
- Who is sponsoring the event?
- Who is participating in providing the event? Have they provided these events before? For how long?
- Are there any risks that are unique to this type of event?

✔ Preparation of the Facility

Any facility that you are making available for leasing or hosting of special events should be current with fire and life safety codes and inspected regularly, preferably prior to each lease. Be sure to document all in house and vendor inspections in the event those records are called into question following an incident. If hazards or code violations are identified during inspections, then the facility should not host any events until the issue has been remedied.

The most common injuries for indoor special events are slip, trip and fall related. These hazards should be a focus for your inspections. Pay particular attention to stairs, handrails, all entry/exit areas, sidewalks and parking lots. Keep in mind that visitors may not know about existing hazards in a building that an employee may be aware of such as peeled back carpet or leaking water fountain.

Other considerations when prepping your facility for a special event:

- Provide the rules to the event organizer and your expectations regarding clean up, which areas can be accessed, restroom location, etc. Consider posting the rules as well.
- If security cameras are in place, ensure they are working properly and plan for monitoring or at least have recording capabilities.
- Ensure the facility, sidewalks and parking lot have adequate lighting. A common issue cited during litigation is the absence of adequate lighting.
- Be sure to notify them of designated outdoor smoking areas.
- If it is a large gathering, ensure that the organizer knows where additional parking is permitted and where outdoor gathering is permitted. If alcohol is served, ensure that is consumed within permitted areas only.



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✓ Preparation of the Grounds

As you will for an event held indoors it is a good idea to walk the entire location for an outdoor event to identify potential hazards. Controlling outdoor hazards can be difficult considering variable conditions such as weather and traffic, and all potential scenarios should factor into your planning.

Considerations when prepping for an outdoor special event:

- Work with Police, Fire and DPW to evaluate all potential risks (security, emergency response, traffic)
- If security cameras are in place, ensure they are working properly and plan for monitoring or at least have recording capabilities.
- Ensure the entire area has adequate lighting if held at night.
- Plan for crowd control measures and additional police presence if needed.
- Ensure parking lots and run off locations do not interfere with the event and cause additional traffic.
- Review all safety procedures with contractors and vendors.

✓ Liquor Liability

Serving alcohol at an event may boost attendance but it also increases your risk. Serving minors and intoxicated attendees is a serious concern. It is important to check with your insurance agent to determine what additional insurance coverages may be needed. Service of alcohol should be performed by appropriately licensed vendors with liquor liability insurance and TIPS certified servers. Some things to consider when serving alcohol:

- Ensure photo identification, such as a drivers license, be observed for proof of age before dispensing / selling alcohol to someone.
- People serving alcohol should be of legal age, and appropriately licensed in accordance with local ordinances and bylaws.
- Clarify how much alcohol will be served and over how long a period of time?
- Ensure pick up/drop off areas are available for alternative transportation.
- Ensure that conditions of attendees are monitored during the event and address over served visitors swiftly and effectively without disrupting the event.
- Ensure Police/Fire/EMS departments are aware that alcohol will be served on public property.

✓ Risk Transfer

In order to protect your entity from potential lawsuits surrounding special events it is best to transfer all risk to the event holder or contractors who are managing the event. To do so you must ensure that the event holder or contractor has adequate insurance by asking for a certificate of insurance from the event holder naming your entity as an additional insured. If the event holder does not have their own liability insurance, then you may consider working with your local agent to identify pre-purchase options or single event policies to assist the event holder obtain the coverage needed.

Hold harmless and indemnification language should be an essential part of any agreement with third-party event organizers. These help ensure that the event holder understands and accepts their legal obligations and to protect you from claims arising from their actions. Please consult with your attorney to draft an agreement that adequately addresses any state and local requirements.

Certificates of insurance are evidence that the other party has insurance. Ensure that the policies on the certificate are currently in force and will remain as such through the period of the event.

The insurance policies, not this descriptive brochure, form the contract between the insured and the insurance company. The policies contain limits, exclusions, terms and conditions that are not listed in this brochure. Not all coverages are available in all states. All coverages are subject to individual underwriting judgments and to state legal and regulatory requirements. This brochure is provided for informational purposes only and does not constitute legal advice. Policies for this program are issued by one or more insurance companies of Paragon Insurance Holdings, LLC.

Risk Control: Special Event Planning Checklist

Customize this form as necessary specific to the exposures in the facilities or outdoor locations where special events will be held.

Location Name:	Inspector Name:			Date of Inspection:			
Inspection Item	Yes	No	N/A	Repair/Action Needed	Assigned To	Repair-By Date	Date Completed
Are stairways and egress areas free from slip/trip/fall hazards?							
Are parking lots and sidewalks free from slip/trip/fall hazards?							
Are parking lots and sidewalks well lit?							
Are security cameras and DVR systems working properly?							
Are fences and entry gates in good condition and working properly?							
Are designated smoking areas free of combustible materials?							
Are facility rules provided and posted?							
Has litter been placed in trash receptacles and emptied?							
Are there any dead trees with overhanging tree limbs that require trimming?							
Are there any insect nests that need to be addressed?							
Has Police/Fire/EMS been notified of the event and reviewed/ planned for all potential safety concerns?							
Are handrails and ADA access points available?							
Is there a plan for additional parking if needed ?							
Are all offices and adjacent room/locations locked to prevent unauthorized access?							
Are there any sharps found such as needles? Police notified?							
Is all life safety equipment such as fire extinguisher, smoke alarms, panic bars on doors working properly?							
Comments:							

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