

## Special Events

### OVERVIEW OF ISSUE

Special events (e.g. a sporting event/cultural event), generally fall outside the scope of normal operations in most organizations. When well-planned and executed, they can be an effective approach to organizational promotion, publicity or fundraising. However, careful attention must be paid to the possibility of bodily injury, reputational harm or property damage associated with the various event activities. Identifying event-specific insurance coverage and risk management concerns in advance of the event is important to mitigate risks and reduce the potential exposures during special events. It is prudent to contact your insurer for a discussion about insurance coverage and risk mitigation prior to hosting an event.

#### KEY POINTS

- Special events generally fall outside the scope of normal operations in most organizations.
- Contact your insurer for a discussion about insurance coverage and risk mitigation prior to hosting an event.

### THINGS TO CONSIDER

#### Injury Prevention

Consideration for injury prevention extends to staff, spectators, participants, volunteers and others. Injury risks generally relate to the nature of activities (e.g. serving alcohol and/or food, children's rides/games, sports/athletic events; simulated disaster exercises).

#### Alcohol

- Verify the organization's policy related to the sale and service of alcohol.
- Determine need for a liquor licence for the sale and service of alcohol.
- An event organizer is responsible for the safety and sobriety of guests and all public when alcohol is served at an event. Consider volunteers with liquor service training and certification (e.g. "Smart Serve"/"It's Good Business"/"Serving it Right").
- Train staff to be aware of the risks of alcohol service will ensure the organization remains safe and in compliance with the applicable provincial/territorial law.
- For best practices, contract an experienced independent beverage service and obtain evidence of adequate insurance and additional insured status.
- Offer non-alcoholic beverages as well.
- Ensure local transportation is available to drive patrons home who request or require this service.

#### Volunteers

- The prevention of injuries to volunteers is a special consideration when volunteers are working in unfamiliar roles.
- Screen, train, select and monitor/supervise volunteers giving consideration to who might be best suited for a particular volunteer job based on their skill set.
- For events involving children/vulnerable populations, consider requiring a police reference check/vulnerable sector screening.
- Document all volunteer positions and/or assignments and record who is fulfilling those roles and in what location. Consider confirmation from individuals regarding acceptance of roles and responsibilities.

#### Security and Life Safety

- If possible, consider contracting the security function to an independent contractor who is adequately insured and trained rather than using your organization's own security services. If volunteers are serving a role of security, consider specialized training to deal with crowd control, aggression, parking duty and other potential problems.
- Ensure security staff is appropriately identified.

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- Develop contingency plans for potential emergency situations (e.g. crowd control, fire, power failure, inclement weather). Consider escalation to external emergency responders (e.g. Police/Fire/Emergency Medical Services).
- In the event of indoor evacuation, familiarity with the use of communication devices (e.g. walkie-talkies) or cell phones) is essential and awareness of the location of a central meeting place number and location of fire exits, location of the automatic external defibrillator crowd behaviour, control and direction-giving, etc. is essential.
- Consult with the local fire department for guidance on the management of crowds and large events.
- Discuss and prepare emergency plans in the event of inclement weather for outdoor events (e.g. assess ability to evacuate the special event site).
- If volunteers are serving a role of security, consider specialized training to deal with crowd control, aggression, parking duty and other potential problems.
- Consult with Emergency Medical Services (EMS) or others such as St. John's Ambulance or the local Red Cross regarding the provision of professional emergency medical services.
- First aid equipment should be readily available for use in the event of minor injuries.

## Financial Issues

- For fund management, consider how cash will be managed during and after an event. It is essential to plan for proper storage, transportation and accounting of cash as well as the safety and security of the people collecting and carrying it. Consider pre-paying for services where possible.
- If using electronic payment methods onsite, consider using equipment with adequate level of security and privacy protection.

## Contractual Arrangements

- Vendors who sell/provide food or beverages at special events should have licenses; sign hold harmless agreements and provide evidence of insurance.
- Review contracts or agreements to ensure vendors assume their fair share of the responsibility for any untoward events.
- Check insurance cover and require a Certificate of

Insurance from each vendor used. Aim for at least, a mutual hold harmless agreement wherein each party is responsible for its own negligence. It would be more beneficial for the organization however if the hold harmless/indemnity were in its favour. If this is not possible do not assume a disproportionate amount of risk and only assume risk for items over which the organization has control. Examples of hold harmless agreement wording are generally available from your insurer.

## Release Forms or Participant Waivers

- Depending on the nature of the special event (e.g. run or walkathon), consider having participants sign a waiver. When properly written and executed, waivers can be useful to restrict or limit liability.
- Waivers must be entered into knowingly and voluntarily and they do not absolve an organization of "negligence".
- In some instances, having legal counsel review the waiver is prudent.

## Equipment Rental

- Consider all risks of borrowing or leasing equipment such as staging, lighting and sound systems, dry ice fog machines, tents, or inflatable play equipment (e.g. bouncy castles, blown-up slides).
- Ensure staff is provided adequate training for the safe operation of all equipment.
- Consider who is responsible for the safety, security and insuring of any borrowed or rented equipment.
- Security may be required to protect the equipment from theft or harm.

The use of inflatable play structures may give rise to injuries to minors.

- Consider renting only from companies that are certified by a safety organization and use trained supervisors.
- Consult with your insurer to determine the amount of liability insurance required to be in place. Adhere to the safe capacity of the structure (e.g. limiting the number of users at one time, removing shoes), and remain vigilant with supervision of play to mitigate mishaps.
- Utilizing a volunteer as a "gatekeeper" will prevent overcrowding and ensure safe use of the device.

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### REFERENCES

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