

Summer festival season is almost here!

Longer days and warmer weather means the arrival of Doors Open Ontario, home, garden and flower shows, street/music festivals, community fairs and staff appreciation events. If your company plans to be represented, sponsoring or exhibiting at these events, there are some recommended insurance and risk management considerations.

According to the [Insurance Bureau of Canada](#)¹ there are three main areas of risk you should consider related to Special Events: injury risks to staff, public and volunteers; reputational risk if situations are not handled well; and potentially, financial risk.

If your organization is participating in an event being planned by another party, your requirements and responsibilities will typically be specified as part of the registration package. Rules, regulations, health & safety requirements and the need to provide insurance certificates, will typically be provided. MEARIE Liability certificates are available for activities that are part of your Operations Covered. Plan ahead and request your certificate as you submit your event registration application.



Bucket Rides

For special events, such as an Open House or community fair, the question of whether bucket rides can be offered to the public is asked frequently. Your MEARIE Liability policy does allow for these events, provided such activities are considered part of your "Operations Covered." That being said there are approaches which may minimize the potential risks involved:

- Having participants sign a waiver or permission form is not *required*; however it is recommended if it can be managed. Wording on the form may highlight potential hazards, which may in turn reduce or deter claims. The wording of the [waiver](#)² or [permission form](#)³ should be approved by your legal counsel.
- All normal safety and operating precautions - harnesses, personal safety gear, standard operating procedures - should be followed.
- All participants should be required to utilize the safety equipment and proper fall arrest equipment. Size restrictions might apply. If you are borrowing safety equipment to fit children, make sure it is in proper working order and is suitable for the intended use.
- Keep the public well back from the area around and under the bucket, in the event of a bucket malfunction.
- The bucket operation should only be provided by qualified staff who understand the emergency measures to be taken in the event of a malfunction.
- The rules (ride requirements/restrictions) should be posted and/or pointed out to participants.

Ultimately, your organization is responsible for the activity and in control of the equipment; therefore, you are responsible for setting the rules to protect the public as well as your company.

Tips for reducing risk while organizing or participating in Special Events:

- **Outdoor events** – consider extreme weather such as exposure to heat and sun that could lead to sun stroke or dehydration. Have a contingency or emergency plan in place and ensure your staff knows what to do.
- **Children** – remember that an extra duty of care is required when minors are involved. Ensure that parent/adult supervision is provided and permission obtained.
- **Supervision** – for all events, do the risk assessment and mitigate potential risks identified. Ensure staff at each event is prepared and ready to respond.
- **Insurance Certificates** –When engaging outside vendors on your property, ensure they provide proof of adequate insurance, which may include your organization being listed as an additional

The Liability of Others

On occasion you may be asked by a local charity for the use of your parking lot as a checkpoint during a walk, run or ride fundraising event. While this may seem like a simple, no risk, request, it's helpful to remember [if someone is injured on your property, you are at risk](#)⁴. MEARIE recommends you request a certificate of insurance with your company added as an Additional Insured from the organization requesting to use your property. The certificate should have a minimum \$5,000,000 limit of liability. Your MEARIE Liability policy will protect your organization for your Operations Covered, including activities in your parking lot, but the operations of the outside user would not be included in this coverage.

Staff Appreciation Events

Staff Appreciation Events sometimes create another risk exposure, related to both alcohol and food service. The serving of alcohol at a private function, under a Special Occasion Permit, by servers who have "smart serve training" would be considered part of your Operations Covered and therefore, included under your MEARIE Liability policy. Food service should be done with proper

food handling standards as required by your local health department. Proper refrigeration and sanitary food preparation will help to reduce the potential hazards. It is advisable to contract out the preparation, handling and serving of food and alcohol, ensuring adequate insurance is provided by the caterer. Any time you contract for services, requesting adequate proof of insurance, including being added as an additional insured, should be a requirement in the service contract.

By planning ahead, identifying the potential risks and taking the necessary precautions everyone can have a safe and enjoyable time without incident.

¹ "Special Events." *Insurance Bureau of Canada*. 2014. Web. April 2014.

² "Adult Walk in the Clouds Canopy Waiver." *Haliburton Forest & Wildlife Reserve Ltd.* March 2013. Web. April 2014.

³ "ROMP n' ROLL Parental Consent Form." *n.d.* Web. March 2014.

⁴ "Protecting Yourself from Liabilities of Others." *Insurance Bureau of Canada*. n.d. Web. April 2014.

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Enjoy your summer season of safe festivals & events!



Gary Durie, Manager
Risk Management & Underwriting Services
905.265.5355 | 1.800.668.9979
3700 Steeles Avenue West, Suite 1100
Vaughan, Ontario L4L 8K8
gdurie@mearie.ca | mearie.ca

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