

Special Events :

It is very common for fire departments to hold or sponsor special events, primarily to raise money for operation of their organization. Many events will bring vendors and other subcontractors to supply services for the event. If these vendors provide a product or service, for a fee or for profit, to your fire department's event, the vendors or suppliers must have their own insurance coverage. Your fire department must not assume any potential losses for others that are profiting from your event. You must protect your insurance policy and the vendors must protect theirs.



For insurance purposes, special events fall into three (3) categories. They are:

- ⇒ **Events that are automatically covered at no additional premium charge.** If the event your fire department is sponsoring is not specifically excluded in the general liability policy protecting your fire department, then the event is covered.
- ⇒ **Events that are excluded in the general liability policy, but can be insured for an additional premium.** These include archery contests, carnivals, circuses, concerts, festivals, fairs, fireworks display, horse pulls, ice bowling, lumberjack contests, motorized land vehicle events, rodeos and watercraft events. Before holding any of the events listed in this section, your fire department should contact your insurance carrier to obtain information on underwriting the risk and complete the Special Events – General Survey which will help identify potential problems.
- ⇒ **Events that are excluded in the general liability policy which the insurer WILL NOT insure at any price.** These events would include aircraft events, animal rides, bungee jumping, hot air balloon rides, mechanically operated amusement devices, shooting (live ammunition) contests, and skydiving exhibitions or cover injury for participating in any athletic or other events. If your fire department does hold any of the events listed above, it is advised that a certificate of insurance from the party doing the event is obtained.

If your fire department is sponsoring the event, insist on obtaining a copy of the vendors insurance policy for your protection. Obtain a certificate of insurance with limits of at least \$1 million dollars from each vendor and/or subcontractor. Also, request that your fire department be named as an additional insured on the vendor's or subcontractor's insurance policy. This protects your fire department with additional liability coverage.

If any questions arise regarding the event your fire department is sponsoring, contact your local insurance agent to obtain helpful information regarding your policy protection. A sample Special Events – General Survey is provided with this bulletin.