



Community Events – Managing Risks and Liabilities

By Oscar Vega, CIS Risk Management Consultant

Your city rents its public garden to a wedding party. A gust of wind blows the bride into the next county. Who pays for her return cab fare?

A parade horse takes a detour, grazing its way through the farmers market. Who reimburses the carrot vendor?

A steer escapes the rodeo grounds, etching the side of parked cars with its horns. Does the city foot the bill for touch-up paint? Or is that the responsibility of the rodeo association?

There is no doubt that festivals, fairs, parades, races and other events can draw a community together. They can bring in revenue and attract tourists. They can also have elements of risk, requiring discussion and advance planning to be sure safety precautions and insurance coverage are in place.

Whether an event is sponsored by the city itself, by a volunteer association, community group or individual, cities need to establish procedures, practices and use agreements to protect the health, safety and property of participants and attendees.

City County Insurance Services (CIS) recommends that cities require certificates of insurance and additional insured endorsements from all parties involved in events held on city-owned property such as parks, festival grounds or community centers. Waivers or pre-event releases are also recommended from participants in events with specific risks, such as races and rodeos.

What if groups or individuals wishing to use city property don't have adequate insurance? Cities can direct them to the Tenant User Liability Insurance Program (TULIP). The program offers low-cost insurance coverage to individuals or organizations, protecting them and the city against risks associated with special events. A link to TULIP can be found on the CIS Members Only Portal or by accessing the TULIP Web site: www.ebi-ins.com/tulip.

Cities sponsoring their own events are advised to establish event committees with overall responsibility for planning and organizing each event. Event committees also address liability issues, special exposures, site evaluations, property maintenance, traffic and parking control, crowd management, security, medical services and the use of volunteers.

CIS Risk Management Consultants can help member cities establish policies and practices that will help ensure that community events are successful, enjoyable and safe. Risk managers can also review member event plans and make recommendations for reinsurance contracts and safety precautions.

The best event management also manages risk. Be safe, have fun and let the games begin! ■



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