

Fireworks at Football Games!

I have been receiving several phone calls from school districts that are considering the practice of having fireworks before the start of the football games. If your school is considering the use of fireworks to start a football game, take the correct precautions to reduce the risks and keep your staff, students, and spectators injury-free.

Know the Risks and Be Prepared

Injuries and accidents often occur because people underestimate the dangers posed by fireworks and don't take proper safety precautions. In fact, a special study conducted by the Consumer Product Safety Commission found that more than half of fireworks-related injuries were the result of unexpected ignition of the device or consumers not using fireworks as intended. The bottom line is that all fireworks carry potential risks of burns, blindness, and other injuries. There are many steps that you can take to help reduce the danger through proper planning and safety:

- Make sure that where the fireworks will be held is suitable for your display and check weather reports both before and on the day of the event.
- Contact your local authorities to keep them informed of your plans and give them plenty of notice, and follow any local ordinances or laws.
- Arrange for the proper delivery, storage, and use of your fireworks. Ensure that your staff is properly trained on all tasks.
- Plan ahead for proper crowd control. Post signs warning of potential hazards, keep spectators a safe distance from the firing area, and make sure all parking areas are located far away from the display area.
- Do not permit anybody other than the display operator and firing team into the firing zone and the safety zone around it. Keep spectators a safe distance away, preferably with barriers.
- Plan for what to do if things go wrong. Ensure you have enough fire extinguishers and buckets of sand or water ready in the event that something lights on fire. Designate someone to be responsible for contacting emergency services.
- Be sure that your business or organization complies with all applicable state and local laws.

Insure Your Event

Regardless of whether you hire a professional fireworks display operator or release the fireworks yourself, you should first verify that your general liability policy will provide coverage for injuries or property damage caused by the fireworks. Other coverages to consider, depending on the nature of the event, are event cancellation insurance, weather insurance and special event insurance. Many general liability policies exclude coverage for fireworks and will require that you use a third-party contractor. You will likely need to purchase a special events policy for excess coverage. Also, make sure the contractor that is operator has at least a one million dollar general liability policy and that they list your district as an additional insured on their policy.

Resources

National Council on Fireworks Safety www.fireworkssafety.org
National Safety Council www.nsc.org
National Fire Protection Association www.nfpa.org

American Pyrotechnics Association www.americanpyro.com
Consumer Products Safety Commission www.cpsc.gov
Occupational Health SHA www.OSHA.gov

If you have further questions or would like to contact me, feel free to email jgibson@tricorinsurance.com or call 608-778-6441.

John Gibson, CIC, CSRM

Partner - Vice President, Program Business



YOUR RISK MANAGEMENT PARTNER

Direct: 608-338-1189

Office: 608-288-1800 x1714

jgibson@tricorinsurance.com



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