

THINK ABOUT YOUR CELEBRATION RISK

As the end of the school year draws near, it's often time for a district to celebrate! Perhaps your district has experienced achievements or milestones and it's the right thing for the community to enjoy the moment. Such celebrations can be driven by school officials, parent teacher organizations, school alumni or the community-at-large.

A good celebration can help your district in many ways: it can enhance student engagement, build a culture of achievement and strengthen your bond with the community. The challenge for districts is to make sure such an event is not only safe, but has insurance coverage in the event that something goes wrong.

Consider these two factors while planning a celebration:

Safety Precautions

A district celebration can include a large crowd and/or amusement devices. With this in mind your district should be following all of your standard safety precautions. That means following all assembly instructions, crowd control guidelines and advice from your risk management expert.

The second fundamental is considering the need for outside help. There are times when a celebration is large enough that it calls for extra safety precautions. This can often mean including safety experts and policy/security to make sure everyone can focus on the celebration without being worried about safety.

Insurance Coverage

When you have a large crowd, amusement devices and/or security, you have the potential for risk. One factor that you should understand is the transfer of risk. Understand that any devices or resources will include a purchasing agreement. Make sure you thoroughly review those contracts to understand if those assets include the transfer of risk and/or liability during their use.

The other thing to consider is whether any of your devices or activities could cause an exclusion to any of your insurance coverages. You'll want to partner with your insurance experts, so they can help you identify any potential gaps in coverage.

Takeaway: Ultimately you want your celebration to be a time of joy for all involved, rather than a time for worry about the risks associated with such events. Be sure to work with your risk and insurance partners to make sure your risks are accounted for, allowing everyone to enjoy the celebration.

Robert Hanna is a risk manager for M3 Insurance. He partners with organizations of all types to proactively manage their risks.

FREEDOM TO MOVE FORWARD

Madison | Milwaukee | Green Bay | Wausau | Eau Claire | 800.272.2443 | m3ins.com

