



Seasonal Alert!

Summer Time is Special Events Time

Now that summer is here, many local governments are busy preparing for celebrations and special events. Local governments often play an important role in facilitating these events by allowing the public to use streets, parks, fields and other facilities. But before the fun begins, you need to deal with potential liability issues.



When a LGIT Member is holding the event, the Member is covered for third-party liability claims and losses from damage to covered property. If a private group or organization is going to organize and run the event, make sure they understand how and where the local government's liability coverage does and doesn't apply. LGIT Members should transfer the risk back to the sponsoring organization by requiring the organization to obtain their own liability insurance. **This coverage known as Tenant User Liability Insurance Program (TULIP) is available to third parties sponsored by National League of Cities (NLC) and HUB International of New England. For additional information click this link: <http://www.lgit.org/index.aspx?NID=9>.**

The local government should require that the private group or organization have their liability policy endorsed to name the local government as an additional insured and to provide the local government with a certificate of insurance evidencing such coverage.

Special events must be carefully managed, with the safety and health of the participants in mind, the protection of public property considered and the impact on non-participating citizens is minimized. Local governments must work to ensure a safe event and to eliminate liabilities arising out of special events. Proper guidance and risk control procedures can reduce the possibility, as well as the severity of incidents that may occur.



The key to a successful event is to focus on pre-event planning in order to prevent and reduce potential loss exposures. A local government should develop the following strategies for a successful event(s):

- Special events must be carefully managed so that the safety and health of the participants in mind, the protection of public property considered and the impact of non-participating citizens minimized.
- Departments within a local government must work together to ensure a safe event and to eliminate liabilities arising out of special events.
- Proper guidance and risk control procedures can reduce the likelihood, as well as the severity of incidents that may occur.
- Have a Special Events Policy in place.
- Have an application to help regulate and properly manage events sponsored by outside parties.
- Request certificates and additional insured endorsements from all parties involved.
- Use Hold Harmless Agreements and Indemnity Agreements whenever possible.
- Understand the role of Volunteers.

For additional information on this topic, please refer to the LGIT Risk Management Manual, Module #5, Park/Playground/Fireworks Safety and LGIT's On-demand training: [Successful Events Liabilities Loss Prevention and Control Strategies](#)