



Insuring The World's Fun

Saskatchewan Urban Municipalities Association
Special Events Liability
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Who is K & K Insurance Canada

- Founded in 1990 due to overwhelming demand for expertise in the sports, leisure and entertainment industry.
- Focus exclusively on risks found in the sports, leisure and entertainment industry.
- Leading provider of insurance products, we bring extensive knowledge and expertise to a unique marketplace.
- Whether it's a small one day special event or a multi-million dollar organization we deliver the same care and expertise to all our clients.
- Pioneers of motorsports insurance in Canada.

ATV PULLS, MUD BOGS,TRACTOR PULLS

- Security and crowd controls, spectator and participant protection.
- Waiver and release forms required to be signed by all participants and persons entering a restricted area.
- EMT staffed ambulance.
- Adequate fire fighting equipment on premises.
- Fenced restricted areas.
- Spectator crowd control fencing .
- Certificates of insurance being presented to municipalities should show all limits including participants legal liability.

Why do we put up fencing?



What's wrong in the slide ?



This is how fencing should look!



Festivals, Parades and Events

- Detailed Event Management Plan.
- Proof of appropriate insurance provided (e.g amusement rides operators, contractors, suppliers, stall holders).
- Amusement ride operators are required to have an amusement ride license to operate and should provide copies.
- Emergency services should be contacted and notified of event and arrangements made if required to provide attendance or assistance.

Common Problems

- Holes in grounds or on sidewalks
- Marquee Pegs in thoroughfares
- Exposed electrical leads on ground and untagged electrical equipment
- Mixing vehicle and pedestrian traffic
- No hand washing facilities at food handling stalls

Bingo Nights and Facilities

- Trips and fall hazards from uneven floor surface.
- Bodily injury incident/losses from collapsing chairs.
- Regular inspections of seating should be carried out and documentation of these inspections should be maintained.

Fireworks

- Use a qualified/licensed Pyrotechnic
- Obtain necessary permits, written consent from land owners and proof of insurance should be verified.
- Emergency Services contacted and notified.
- Crowd control measures in place.

User Group Insurance/Programs

- Transfers Risk from Municipality to Individuals renting a facility.
- Provides an insurance program to users of facilities in a simple format who otherwise might not have access to such a program.
- Typical Groups would include reunions, parties, recitals, gym rentals, smaller sports groups.

Claims Examples

- Claimant tripped and broke left arm in three places. Claimant and husband were attending a concert at fair and parked their car in back lot which has no lighting. The insured fair used strung utility poles on ground to mark lanes for vehicles. Claimant took shuttle bus provided by fair to concert area and back. On return it was late and dark and claimant was following husband when she tripped over pole and broke arm.

Claims Example

- Claimants fell out of “Zipper” when the Ride Operator started the ride before the attendant secured the door of the bucket.

Male Rider fell from above 3 feet and female Rider fell from about 7-10 feet above the ground. Soft tissue injury to right hand, rt. knee & ankle.

Female Rider suffered sore back and pain in both legs.

Claims Example

- CLAIMANT FELL WHEN CHAIR COLLAPSED. CLAIMANT WAS ASKED IF HE WAS OKAY, REPLIED YES AND STAYED TO PLAY BINGO. SEVERAL DAYS LATER HE NEEDED THE USE OF A CANE TO WALK, PRE-EXISTING CONDITIONS MAY HAVE BEEN A FACTOR.

Risk Management Plan

- Key roles and responsibilities clearly stated.
- Identify who is in control of event.
- An event safety office can monitor incidents and responsibilities throughout the event.
- Use of Incident reporting form allows for all relevant information to be collected
- Emergency Procedures in place
- Training sessions for volunteers