



## *Special Event Risk Management*

Special events come in all shapes and sizes. Take a look at the “what’s happening“ section of the community’s local newspaper to see casino nights, banquets, road rallies, 5k races, marathons, cook-offs of various kinds, grand openings, spelling bees, scrabble tournaments, poker tournaments, political events, art and craft fairs, sports tournaments, etc. Most of these events are sponsored by some organization and many have something to do with fundraising. In fact, most members of the TWCARMF engage in some kind of special event each year. Even the venerable “company picnic” takes on the characteristics of a special event.

A special event is usually something that happens on a periodic basis, involves functions and operations that are out of the ordinary for the sponsoring organization and involves the public in some way. The purpose of a special event can be for fundraising, recognition of people’s achievements or to help raise community awareness of the organization. An event, regardless of its purpose has elements of risk that should be addressed in the planning and staging of a special event.

Events that have been staged by members of the Texas Water Conservation Association Risk Management Fund over the last year include bird watching hikes, river and creek clean ups, geocaching, large public hearings about controversial projects and educational forums.

## *Hazards Associated with Special Events*

Careful consideration of the nature of an event will reveal many of the hazards. Some hazards are readily apparent while others are buried in the details or unanticipated contingencies that may arise after an event has begun. Hazards are aspects of an event that may pose the risk or injury to people or damage to property. For example, an awards banquet has some obvious hazards associated with serving food. If potato salad is left out too long, the growth of bacteria in this mayonnaise rich medium can lead to food related illness to large numbers of people. A less obvious hazard might be an allergic reaction to some foods like peanuts. What if the banquet includes an open bar or wine with the meal? The hazard of injury or property damage associated with alcohol is often away from the event site as the impaired driver goes home. Texas law often holds the server of drinks responsible for injuries or damage done by a drunk driver. Only through a careful consideration of the selection, preparation and serving of food or alcoholic beverages will

many of the hazards be revealed. Volunteers picking up litter and discarded items in streambeds may encounter hypodermic needles, broken glass or snakes, as well as beer cans, tires and plastic bags. Pre-event sampling of areas to be cleaned could reveal some of these items and allow the sponsoring organization to better prepare their volunteers. Listed below are some common special events to members of the Texas Water Conservation Association Risk Management Fund and some of the hazards or risks that may be associated with them:

<u>Special Event</u>	<u>Potential Hazards</u>
<b>Awards banquet</b>	food poisoning, food allergies, hot liquids, slippery floors, poorly lit parking lots, inadequate exits, alcoholic beverages, medical emergency
<b>Fundraising race/walk</b>	traffic control, poorly marked route, adequate restrooms, litter control, weather related hazards like heat, cold or rain, slips and falls of contestants or fans, vehicle intrusions into course, ineffective communications, medical emergency
<b>Litter Clean-up</b>	potential for injury to participants from broken glass, nails, needles, heavy lifting, animal or snake bites, insect bites, slips and falls, extremes of heat or cold, rain, transportation of volunteers to worksites, sunburn, trip hazards, pollution potential, poison ivy
<b>Public hearing</b>	overcrowding in hearing room, potential for physical conflict, bad publicity for public entity, medical emergency
<b>Conferences</b>	many of the same concerns as banquets regarding food and alcohol service, safety of hotel premises and meeting rooms
<b>Nature hikes</b>	exposure to insects, snakes, poison ivy, extremes of heat or cold, sunburn, slips, trips or falls due to terrain and slippery spots, medical emergency

As illustrated by some of the specific hazards listed above, there are several that are common to most special events and others that are unique. The next section of this



bulletin will suggest a risk management approach to the staging of special events that will help members recognize the hazards and find effective ways to deal with them that will not inhibit the fun or fundraising potential inherent in most special events.

## *Planning and Risk Management*

The planning process is key to the success of any special event. As with the addition of new operations, facilities or services, consideration of risk should be part of the planning for the event. In general terms, one very effective means of dealing with risk is to include people in the planning who have been involved in events of a similar nature. If an event is staged on an annual basis, a cadre of experienced volunteers or staff evolves that know what to do and how to stage a successful event. If an event continues long enough, this group learns how to deal with contingencies and those sometimes awful “uh oh” moments when they realize they haven’t thought of something important. The purpose of planning is to minimize these moments by trying to anticipate them and plan for ways to deal with the unplanned.

*Recommendation: Have a written plan for all volunteers and staff to use and to provide to venue owners, major donors, vendors, caterers and law enforcement. Develop diagrams and maps to help with layout and directions for participants.*

The first step in planning an event is to gather a group of people who can commit the time and effort necessary for a successful event. The leadership of this group is key to getting the event off the ground and for developing the risk management plan for the event. The leader of the event is the key decision maker about risk mitigation and dealing with risk events that affect the event while it is happening. The members of the group must be willing to accomplish their tasks and contribute their thoughts and experiences to the process. Planning the event includes imagining the elements that make an event successful and imagining the things that could create a disaster. These thought processes should occur simultaneously so that the planning for what kind of food to serve includes planning for the safety of that food and the safety of those who consume it. The elements of a special event include the **premises or location, access** to the location, **food service, alcoholic beverages, the activities** of the event, **finances, insurance** matters, **volunteers, communications, first aid and medical emergencies**, the need for **law enforcement involvement, after the event activities** (take-down and clean-up) and **debriefing** the event.

Special events create risks to people through bodily injury, risks of property damage, financial risk and risk to an organization’s public reputation. Each of the elements will be discussed in terms of the risks posed and how to deal with those risks.

**Premises or location** of the event have a huge bearing on the success of an event as well as the safety of the volunteers and participants. Premises issues and conditions include the condition of the floors, lighting and emergency lighting, sufficient exits for emergency evacuation, fire alarms and fire extinguishers, sprinkler systems, evacuation diagrams, public address system, accessibility for the disabled, adequate restroom



facilities, adequate kitchen and food preparation areas, parking lots and drop off areas and the ability to communicate effectively with the volunteers and participants in the event.



Outdoor locations also have issues related to weather contingencies such as rain, lightning, severe weather, heat or cold. Premises owners, especially municipalities, may have insurance requirements that will take time to arrange. A common request from the owner is to be added as an additional insured to the Member's insurance coverage.

*Recommendation: Carefully inspect premises and outdoor venues before the event and correct any hazardous conditions that could lead to participant injury. Use the checklist provided on the TWCARMF website. Allow plenty of time to arrange for additional insured or other insurance requests.*

**Food Service** at a special event is very common and each year results in many cases of food poisoning or infection. If a meal or snacks are part of the event consider use of a professional catering firm that knows how to safely serve food at any event. The premises inspection should include the kitchen with attention to refrigeration and warming capability. The menu for the event should avoid common allergy causing foods such as peanuts. Check with the local municipality to see if any kind of food service permit is required.

*Recommendation: If possible, use a catering service to manage the whole meal service from food preparation and serving to clean up. If catering is not an*



*option, strictly adhere to food safety guidelines for cleanliness, food temperature, contamination and serving.*

**Alcoholic beverages** pose some of the most serious risks associated with special events. An intoxicated person at the event can cause property damage and injury to themselves or others. The potential for injury and damage increases dramatically when someone impaired by alcohol gets behind the wheel of their car. Although the intoxicated person is primarily responsible for accidents and injuries, Texas law and legal precedent place substantial responsibility on whoever served the person alcohol. Recent cases in Texas upheld the Texas Dram Shop Act and made the server of alcohol “jointly and severally” responsible for injuries done by a drunk driver if a jury determined them to be more than 50% responsible for the acts of the intoxicated driver. One of the best ways to reduce this risk is to give the job of providing and serving alcoholic beverages to the catering firm hired for the food. The caterer will provide trained bartenders who know how to recognize advancing intoxication and take steps to prevent abuse. If use of a caterer is not an option, the best solution is to eliminate alcohol from the event. If that is not possible, limit the amount of alcohol served by providing no more than two drink tickets to guests and train volunteer servers to recognize the signs of intoxication and how to deal with them. This is also an area when presence of law enforcement personnel can have a positive influence. Be alert to the possibility of intoxicated people driving away from the venue and be willing to take steps to prevent it.

*Recommendation: Use a catering firm to serve alcoholic beverages at their event. Bartenders should be certified as Seller/Servers by the Texas Alcoholic Beverage Commission.*

*Recommendation: Be prepared to call a cab or recruit a designated driver if an intoxicated person threatens to drive away from the event. The best way to do this would be to drive the intoxicated person home in their own vehicle and have someone follow them home so the driver could return to their vehicle. Yes, it is worth taking this drastic step to prevent a serious risk to the public and organization.*





*Thunderstorms in the distance at Austin City Limits Music Festival 2012*

**Activities** at most events pose few hazards. Awards banquets, conferences, educational meetings or public hearings present the same hazards most people encounter in an office, sitting in a theater or walking through a shopping mall. Safe, clean and well lighted premises help prevent injuries from slips, trips and falls. However, once an activity is added the potential for injury increases. Stream clean ups, nature hikes, dancing, races of any kind and even the company picnic staple of horseshoes all pose the risk of injury to participants. Any activity chosen for the event should be carefully considered during planning for the possibility for injury, the physical condition of participants, clothing or equipment required and the hazards inherent in the venue or environment of the event. For example, participants in a stream clean up should be required to wear sturdy shoes, long sleeve shirts, a hat or sunscreen and long pants. These measures help reduce the potential for poison ivy, insect bites, foot injuries and sunburn. Consider the consequences of a serious injury during the event. Serious bodily injury hurts the person injured but could also hurt the organization through bad publicity and reduced participation in future events.

*Recommendation: Do a trial run for any proposed activity associated with the special event. What are the hazards? What is the potential for injury? Should attendees be screened for their physical ability to participate? What problems were revealed during the dry run and what are the fixes? Be willing to change the activity for safety reasons.*





**Finances** should also be considered in the event planning process. All events impose some cost on an organization, especially those involving food, alcohol, entertainment or activity. If fundraising is one of the primary goals, an event that costs more to stage than it brings in is a common result, especially for the first time. If money is taken in as part of the event, prudent financial controls should be in place to ensure the goal of the fundraising is not undermined and that donors' trust is not compromised. Cash received during ticket or merchandise sales should be carefully controlled. After the event, receipts should be protected by deposit at a bank or in a safe.

*Recommendation: Planning for the safe handling and accounting of money taken in by the event is an integral part of the planning process. The same financial controls as the organization uses should be in place for the event.*

**Insurance** for the event is provided by the TWCARMF to protect the District from legal actions brought against it by members of the public who may suffer bodily injury or property damage arising from the event. Vendors or caterers who may be a part of the event should provide the District with a certificate of insurance that shows they have general liability insurance that covers products liability for any product they provide or sell during the event and liquor liability if they serve alcohol. Sometimes the District may be asked to provide a certificate of insurance to the owner of premises that may be used or rented for an event. TWCARMF staff can help the member comply with these requests. Usually a contract between the Member and the municipality or premises owner will contain the insurance requirements. Participants in activities such as races and other contests should sign a release of liability against the District. This may not be



legally binding, but it will discourage claims against the member for minor injuries and advise them in writing of potential hazards.

**Volunteers** are often the workforce for a special event. District employees also may staff the event or act as volunteers if the event is outside of normal business hours. Volunteers should be involved in the planning of the event and could even take over all aspects if the District is merely serving as the sponsor. Whatever the arrangement, volunteers should be trained and drilled to perform the event duties assigned to them. Most “training” will involve simple tasks such as picking up litter during an event, directing traffic in a parking lot or manning a food booth. However, some important event functions may require a well trained volunteer. Race organizers should have experience in setting a course, managing water and restroom stations, timekeeping, registration, determining order of finish and staging award ceremonies. First responders should have first aid training to deal with medical emergencies that could occur during any large gathering. If necessary, TWCARMF can cover volunteers for Workers’ Compensation.

**Communication** between the volunteers and staff involved in an event is crucial to effective response to risk events like medical emergencies, threatening weather and crowd management. Organizers of any event that takes place outside or over a large area should have a means of communicating with one another. Cell phones, walkie-talkies or public address systems can be effective methods. Use of code words can bring a rapid response without causing undue alarm to participants. If information must be given to the participants in an event, one person should be responsible for speaking and careful language should be used to achieve the desired result. For instance, if severe weather threatens a meeting, clear and simple instructions for protective measures are necessary to avoid panic and insure participant safety.

**First aid and medical emergencies** can pose challenges to event organizers. If possible, recruit volunteers with first aid or more advanced training to provide this capability. Try to identify any participants in activities who may have medical conditions that could pose risk of injury. If the activity is strenuous, try to screen out participants who may be unfit. Have a plan in place for medical response and an easily identified location for first aid or medical attention.

**Law enforcement** presence at an event can have a very positive influence especially when alcoholic beverages are involved, when traffic control is an issue or when large crowds are anticipated. Relatively small amounts spent to hire off duty police or sheriff’s deputies could have a huge risk management return by preventing unpleasant incidents and improving emergency response if required. Consult with law enforcement and fire officials well in advance of the event to alert them to the event, find out about any ordinances or requirements and benefit from their advice.

**After the Event is over** the take down and clean up are sometimes the most strenuous work involved in the whole affair. Make sure there are enough volunteers to do the work efficiently and safely. Vendors or exhibitors should be responsible for cleaning up their areas and removing anything they brought on site. The way a facility is left can have a





huge impact on the perception of the event and the willingness of facility owners to allow similar events in the future.

**Debrief** the event with the major volunteers, staff and participants to learn from mistakes, successes and the unanticipated. Record this information so future event planners will have the benefit of hard won experience. Build a “how to” manual so the hard won experience and knowledge is not lost. This will help insure a safe and successful event next year.

### *Final Considerations*

Lead time is crucial. Arranging insurance, recruiting live entertainment or speakers, use of municipal facilities and engaging law enforcement and emergency medical personnel takes time. Even getting t-shirts printed takes time. Remember Murphy’s Law and plan for the unexpected and worst case scenarios. Look at the community calendar of other events so the event is not scheduled at the same time important resources are already committed to another popular and long running event. Give all the volunteers a voice during the planning process. They all bring experience to the table and might help prevent a mistake that one or two people thought was a good idea. Thank the volunteers. And consult with Texas Water Conservation Association Risk Management Fund underwriters and consultants regarding the event, insurance requirements and safety issues.

