

# Insurance Program

Sertoma, Inc.

Sept. 1, 2018





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## Sertoma Club insurance program

Sertoma, Inc., is pleased to present your Lockton Companies Team. Insurance professionals are just a phone call away. Please do not hesitate to call for direction and assistance regarding our insurance program.

Coverage questions
<p>Terri McClaskey, Assistant Vice President, Account Executive</p> <p>Direct phone: 816.960.9241</p> <p>Direct fax: 816.783.9241</p> <p>Email: <a href="mailto:tmclaskey@lockton.com">tmclaskey@lockton.com</a></p>
Main office
<p>Lockton Companies 444 West 47th Street, Suite 900 Kansas City, MO 64112 816.960.9000</p>

Sertoma, Inc.'s insurance program that includes the following coverage relating to clubs:

Coverage	Carrier	Policy no.
General liability insurance	Philadelphia Indemnity Insurance Company	PHPK1865673
Hired and nonowned automobile liability	Philadelphia Indemnity Insurance Company	PHPK1865673
Employee dishonesty coverage (volunteers are defined as employees)	Philadelphia Indemnity Insurance Company	PHPK1865673
Umbrella liability	Philadelphia Indemnity Insurance Company	PHUB642940



## Who is insured?

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Sertoma, Inc., its clubs, districts, regions, chapters, Serteen, Collegiate clubs and Sertoma Canada Club members and volunteers are insured when involved in Sertoma activities.

## General liability — coverage outline

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### Limits of liability

\$1,000,000	Each occurrence (bodily injury and property damage)
\$2,000,000	Annual aggregate limit
\$20,000	Medical payments coverage
\$1,000,000	Damage to premises rented to you
\$1,000,000	Hired and nonowned automobile liability
\$1,000,000	Liquor liability

### Coverage basics

Sertoma, Inc.'s general liability insurance policy protects clubs and club members in their activities while acting within the scope of their duties, provided these activities have been scheduled on the policy. The policy provides coverage for the insured for their liability for bodily injury and property damage arising from accidents on premise or during the course of their business operations. This policy also provides medical payment benefits to third parties without admission of legal liability. In addition, Sertoma Club members are covered for medical payments up to the policy limit; however, coverage only applies while working at a Sertoma-sponsored event. Medical payments will not be extended to club members if injured while attending a Sertoma Club meeting, conference, convention, etc. This coverage applies either on club premises or at club events where you may be held responsible by contract for the premises.

### Coverage extensions

- Premises, operations and activities.
- Contractual liability.
- Personal injury coverage.
- Incidental malpractice.
- Liquor liability including host liquor (except in excluded states noted below).
- Products and completed operations.
- Broad form property damage.
- Damage to premises rented to you.
- Hired and nonowned automobile.


### Coverage limitations

#### Host liquor

Host liquor liability is included when alcoholic beverages are served by others at functions incidental to your club activities.

#### Hired and nonowned automobile

Liability for the use of automobiles (including buses and trailers) owned or leased by the named insured are not covered, but liability (not comprehensive or collision coverage) for the use of nonowned automobiles and hired



automobiles is covered. If a Sertoma organization owns an automobile (or other vehicle), it must be insured separately.

#### Club-owned property

If a Sertoma club owns property, that club must secure coverage for the property elsewhere as the Sertoma policy will not cover it. Any liability arising from the property or damage to the property is excluded. However, if the club hosts a covered event on the property or at the location, the Sertoma policy would respond for any liability or damage that results from the covered event, subject to the terms and conditions of the policy.

#### Special events

The club will need to submit a special events application for all fundraising activities and events when the general public is in attendance or participating. The liquor liability section will also be required whenever alcohol is present. The special events application form follows this section of the manual. The application is required for events to be scheduled on the policy. Only scheduled events are granted coverage under the Sertoma insurance program.

The other events listed below may require the purchase of additional coverage as well under a separate special events policy. If you have any questions regarding events or the need for additional coverage, please contact your Lockton representative for assistance.

1. The following activities are excluded under the general liability policy:
  - A. Parades sponsored by the insured.
  - B. Any event involving aircraft.
  - C. Motorcycle runs and automobile rallies.
  - D. Fireworks.
  - E. Firearms.
  - F. Animals (other than house pets).
  - G. Carnivals and fairs involving mechanical rides sponsored by the insured.
  - H. Rock, hip-hop or rap concerts (with admission of more than 500 people).
  - I. Events including contact sports (including, but not limited to, football, wrestling, boxing, rugby, etc., or where regular physical contact is expected; noncontact sports include such sports as golf, tennis, softball, baseball, basketball, cheerleading, etc.).
  - J. Rodeos sponsored by the insured.
  - K. Political rallies.
  - L. Mechanical devices (roller coasters and ferris wheels).
  - M. Moon bounces (any and all inflatable devices).
  - N. Any public event where liquor is being sold, either directly or as part of a ticket in the following states due to their state specific laws: Alabama, Alaska, District of Columbia, Hawaii, Louisiana, New Hampshire, Vermont and West Virginia.

2. Additional coverage will need to be obtained elsewhere.
  - A. The following activities, devices and people are also excluded under the general liability policy:
    - i. Inverted aerial maneuver by skier, rock climbing, bungee, trampoline, grass skiing.
    - ii. Propelled objects.
    - iii. Participants (including, but not limited to, physical training, sport, athletic activity, martial arts, stunt, etc.).
    - iv. Performer (including, but not limited to, stunt, concert, theatrical event, etc.).
3. Events with the following characteristics may be granted coverage, pending underwriter review. Please submit a special events application for these events.
  - A. Any event lasting more than ten (10) days.
  - B. Any event with more than 1,000 people present at any one time (volunteers do not count toward this number).

Although we have attempted to list specific exclusions, other club activities may be considered unreasonably hazardous. If your club sponsors an activity that might fall within this category, you should check with Lockton Companies several weeks prior to the event for a specific determination of coverage. In doing so, you will help us to limit your exposure to personal liability.

Activities involving outside contractors/vendors — protect yourself from the liability of others.

In general, the policy applies to normal operations and activities of clubs and divisions. It is emphasized that proper certificates of insurance must be obtained from any party who conducts or assists in conducting any activity sponsored by Sertoma. Operators of carnivals, fairs, or rodeos; concessionaires; or any other parties conducting functions for Sertoma must carry their own liability insurance and their policy should also name the club, international and division as additional insured parties.



## Additional coverage

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### Professional liability

This coverage provides protection for the errors and omissions for which the club may be held legally liable in their work as a human service organization. The policy provides coverage in the amount of \$1 million each incident and \$2 million annual aggregate limit.

### Employee dishonesty coverage

Protection is provided up to \$250,000 for loss because of a dishonest act committed by an employee acting alone or in collusion with manifest intent to cause the insured to sustain a loss and the dishonest employee to obtain financial benefit.

### Umbrella liability

Umbrella liability is provided to extend your general liability and hired and nonowned automobile liability by an additional \$1 million limit. This policy follows the underlying coverage and is subject to the same terms, conditions and exclusions.

#### Events with general admission

For club-hosted events with more than 5,000 people in attendance, the umbrella policy restricts coverage if admission is not limited by a ticket or restricted in any way. As a result, these events are only covered by the general liability limits.

### COVERAGE NOT PROVIDED

- Directors and officers liability.
- Property liability (club owned).
- Workers' compensation.



## Request for certificates of insurance

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If the need for proof of insurance is requested, please complete the Special Events Application form that is provided following these insurance pages. You can fax or email your request to Lockton as outlined on the form. The club will be sent a copy if an email or fax is provided. Before using the form, copy a quantity of the blank form for your files and future use.

Requests for certificates

Terri McClaskey

816.960.9241 — direct phone line

816.783.9241 — direct fax line

tmclaskey@lockton.com — email

PLEASE REQUEST CERTIFICATES 30 DAYS IN ADVANCE.



## Are we insured?

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Typical questions and answers are provided to explain coverage within this program:

- Q. Is there coverage for fire legal liability for damage to contents of buildings, such as furniture, carpeting and fixtures, when rented to or used by Sertoma?
- A. No. Property you own or have regular access to should be covered by a property policy in the name of your club.
- Q. Is there coverage for fire legal liability for damage to buildings rented to or used by Sertoma?
- A. Yes, coverage is limited to \$300,000. Please review your lease requirements and call your Lockton representatives should you need assistance.
- Q. Are regional, district and other Sertoma conventions and meetings covered?
- A. Yes, as respects the general liability coverage outlined above. Any convention or meeting lasting 10 days or more must submit the special event — general liability supplemental application prior to the event.
- Q. Is there any fire protection for buildings and contents owned by Sertoma?
- A. No. Owned property should be protected by a property policy in the name of the club.
- Q. Are athletic events, horse shows, picnics, parades, pancake days, dances, contests and similar activities covered?
- A. Typically, events including these types of exposures require approval for coverage and may generate additional charges. Please submit a Special Events Application for all events, including athletics, horse shows, picnics, parades, pancake days, dances and contests.
- Q. Are participants in events with athletic activities covered?
- A. No. Any person participating in an athletic event is not covered by the insurance and should sign an insurance waiver (see attachments). Separate insurance should be purchased to provide coverage for these individuals.
- Q. Is an injury or damage caused by a Sertoma member assisting on a Sertoma project covered?
- A. Yes, subject to the terms and conditions of the policy, coverage applies to bodily injury and property damage to others for which you are held legally liable while acting on behalf of Sertoma.
- Q. Does coverage extend to the operation of automobiles (including buses and trailers) loaned to Sertoma organizations?
- A. Yes, the policy provides excess and contingent coverage only. There is no comprehensive or collision coverage on such vehicles. If your club owns or leases an automobile or trailer, it will not be covered under our policy.

- Q. Does the policy apply to food poisoning?
- A. Yes, if Sertoma is held legally liable for the bodily injury to third parties.
- Q. Our club owns a refreshment trailer from which we sell food and beverages at fairs, carnivals, picnics and other functions. Do we need separate liability insurance?
- A. Coverage requirements vary by state on trailers. Please check on your state requirements, as they differ based on size and weight of trailers, license requirements may not be the only factors. If you need coverage, then you need to purchase an auto liability policy and comprehensive and collision coverage as you desire.
- Q. Are foundations or affiliated or sponsored organizations operated or controlled by local clubs covered?
- A. Foundations or similar organizations incorporated as separate entities must be responsible for their own insurance requirements.
- Q. Our club sponsors a speech and hearing clinic. Are we covered for malpractice on the part of a licensed physician or nurse we would employ? Is the doctor who donates his services covered?
- A. No. Obtain certificates of insurance from professionals doing testing and from owners of facilities and/or trailers.
- Q. If volunteers were injured while working on behalf of Sertoma, would they automatically be covered under the medical payments?
- A. Yes, volunteers can collect under medical payments.
- Q. Am I covered under medical payments if I am injured while working as a volunteer at a Sertoma-sponsored event?
- A. Yes, club members can collect under medical payments.
- Q. Where may I receive additional information about Sertoma's comprehensive insurance coverage?
- A. See contact information on page 3.

The policy is designed to cover the usual and customary activities of Sertoma clubs. It does, however, exclude unusual events like those mentioned above. The policy also includes exclusions that include war, nuclear, automobile, aircraft and watercraft. Losses involving property in your care, custody, or control are also excluded. All coverage is subject to the specific terms, conditions and exclusions of the policy.

This material explains the general purposes of the insurance but in no way changes or affects the policy that is provided through Lockton Companies.



## Claims procedure

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### General information

The prompt and proper reporting of all losses and potential claims is the key to effective loss adjustment and the ultimate success of your insurance program.

There may be times when you are unsure whether an incident that occurs requires reporting. If a situation arises and you are unsure of what to do, you may call the client service team at Lockton Companies. One of the team members will be glad to assist you.

Client service team phone ..... 816.960.9666  
Client service team fax ..... 816.960.9608  
Client service team email ..... KC-CST@lockton.com

### Emergency, after hours and direct reporting

Phone: 1.800.765.9749 — there is 24-hour catastrophic loss assistance available through your program with Philadelphia Insurance Company.

Online: [www.phly.com](http://www.phly.com)

Fax: 1.800.685.9238

Email: [claimreport@phlyins.com](mailto:claimreport@phlyins.com)

Mail: Philadelphia Insurance Companies

Attention: Claims Department

One Bala Plaza, Suite 100

Bala Cynwyd, PA 19004

### Loss reporting instructions for general liability

In the event of a situation that might give rise to a claim, do the following:

1. Secure first aid for the injured person, if necessary.
2. Secure name, address and telephone number of the injured person and all details of how the injury or damage occurred.
3. Secure names and addresses of any witnesses.
4. **Never make any commitment.** Obtain the facts as given to you on the situation and let the injured party know that the incident will be reported for immediate action.
5. **You can never give us too much information!** Details of conversations and the attitudes of the involved parties will be of help in evaluating the situation.

6. Telephone or fax all losses to:

Client service team	Direct line	816.960.9666
Lockton Companies	Main line	816.960.9000
444 West 47th Street, Suite 900 Kansas City, MO 64112-1906	Fax number	816.783.9000

Any letters, bills, suit papers or anything else received by you pertaining to a claim must be mailed in immediately to Lockton Companies.



## Loss control information

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### Service clubs and members have to fight for their causes

During a recent fundraising event of the ABC Service Club, Mrs. A. Smith of 123 Main Street tripped on an unsecured power cord, resulting in minor head injuries and a broken hip. Though her direct medical costs were provided for, Mrs. Smith brought separate lawsuits against the ABC Service Club and each of its members for lost wages and pain and suffering.

Even though the club carried liability insurance, the members had not properly maintained the club's incorporation, leaving them exposed to individual liabilities. Fortunately, a settlement was negotiated with the club and its insurance carrier and the suits against the individual members were dropped.

As one member stated, "We never thought the cause we would be fighting for was protecting the future of our club and families in court — we do not plan to stop working to help our community, but we will no longer believe good intentions are enough protection."

### Prevention is priceless

You would not want to be the club in this example and there are numerous ways you can protect your club and members. Two of the most important are the liability insurance provided through Sertoma, Inc. and properly incorporating your club — and then maintaining the incorporation by filing the required annual reports.

#### Loss prevention at fundraising events

We can support our sponsorships because of our ability to raise funds in our communities. This ability to conduct events is directly related to our ability to retain liability protection for our clubs and members. During the past decade, as costs for insurance have soared, so too have the requirements to maintain a policy. At the same time, coverage is no longer available for many high-risk activities. For example, we currently cannot obtain coverage for youth programs at our International convention. For some organizations, availability itself is an issue. We are fortunate that Sertoma, Inc., has not been as dramatically impacted by these changes as have many of our peer organizations.

It is essential that every club and member work to maximize our protection by limiting losses during club fundraisers and activities. The insurance carrier, even if it does not lead to a claim being paid, tracks every report of an incident. The frequency of reported incidents and claims has a significant impact on our policy costs, even if the dollar amount of claims paid is relatively low.

We are working closely with our carrier to ensure that we manage our costs and protect our coverage. At the recommendation of our carrier, we will be increasing our education efforts to help our clubs better manage the risks associated with fundraising events.

#### Great food, cold drinks, good times, big problems

Whether directly, or through outside contractors and vendors, it is critical that your club is prepared when hosting an event that serves food and beverage or provides other entertainment. There are numerous issues that can evolve


into a claim against your club. Some potential claims include tainted food, personal injury, inadequate security, poor crowd control and product liability.

In reviewing our incident record we see many of these issues, but the most common is personal injury in the form of a slip and fall. So how do we protect ourselves and limit accidents from occurring?

Little acts, big solutions

We may not be able to prevent every accident, but many can be avoided by systematically making sure that the event is as safe as possible. It begins with an initial inspection of your site, but there are several other steps you should take to maximize your protection.

- **Appoint a risk management chair:** It is important to assign a member who will be responsible for safety issues before and during your event. This person does not need to have formal safety training, but should have an understand the issues, as well as the authority to correct conditions impacting public safety. During the event, the chair and his/her assistants should constantly monitor and correct potential problems, such as wet floors and keeping exits clear. In most communities, your police, fire and health departments will be willing to help your chair perform an evaluation of your public safety issues.
- **Develop a comprehensive checklist:** Most events are more than one-time activities, so take the time to develop a safety checklist for each event. This is an important tool for volunteers to ensure no area is overlooked. The list should be a working document that records the results of your inspections and risk prevention efforts. This is important information should an incident or claim occur. Accidents do happen, but there should never be a concern of negligence on the part of your club. A generic checklist can be found at the end of this section or at [www.sertoma.org](http://www.sertoma.org).
- **Complete an incident report:** The incident includes the date; time; name, address and contact numbers of the “wronged party,” the club’s and/or medical personnel’s description of the incident and the location where it occurred; follow-up by the club; and the name of the club member/medical personnel who completed the incident report. It is suggested that you document all incidents, no matter how minor they are perceived to be, for your records (do not send these reports to headquarters or to the insurance company). Example: A year after an event, there was serious injury claimed by a Ferris wheel rider during the event. The event director was able to avoid a lawsuit by referring to the original incident report that listed every person, even to the number of Band Aids distributed. Thus, the event personnel would have completed an incident report for serious injury of the type claimed. Clearly, the lawsuit was dropped. A generic incident report can be found at the end of this section or at [www.sertoma.org](http://www.sertoma.org).
- **Obtain proof of licenses and insurance from vendors:** Not all states require licenses for vendors or contractors, but if your state does, make sure that it has current and valid licenses. You should have a copy in your safety file. In addition, you should require a certificate of insurance verifying proof of appropriate coverage. The dollar amount of the coverage should be as high as Sertoma, Inc.’s coverage (currently \$2 million). Again, keep this certificate on file permanently in case a claim is filed months or even years after an event.
- **Vendors should sign an indemnification agreement:** All vendors should sign an Indemnification Agreement or Hold-Harmless Agreement in favor of your club. Most claims will be filed on the theory of joint and several liabilities. This means that the plaintiff will try to recover from as many sources as possible. If a vendor sells



tainted food or does not clean up a spill that results in a fall, you will be held liable unless you have a properly executed Indemnification Agreement that assures any financial loss is borne exclusively by the vendor. A sample indemnification agreement can be found at the end of this section or on the Sertoma website, [www.sertoma.org](http://www.sertoma.org).

### Preserve your public image

Your fundraising activities do more than just raise important and needed funds. They should also be key avenues to raise public awareness of Sertoma in your community. Your ability to manage risk and assure that issues of public protection are handled in a competent and professional manner are important elements of building positive public awareness of your club and event.

(We wish to thank American International Group, Inc. (AIG) and Charles Morgan of Safety Resources, LLC, for providing source material.)



## Insurance forms

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1. Special events application (general liability and liquor liability).
2. Special events: Sertoma Club incident report.
3. Sertoma Club indemnification agreement: Vendors.
4. Sertoma Club indemnification agreement: Participants.
5. Special event: Sertoma Club comprehensive safety checklist.





### Liquor liability

- 1. Event name: \_\_\_\_\_ Sponsored/hosted by club?  Yes  No
- 2. Is the Liquor License in the club or a representative of the club's name?  Yes  No Annual license?  Yes  No
- 3. Revenue from liquor sales or service: \_\_\_\_\_
- 4. Has the club ever been assessed a fine or violation of a law governing selling, serving, or providing liquor?  Yes  No  
If Yes, explain: \_\_\_\_\_
- 5. Has the club had any incidents arising out of selling, serving or providing of any alcoholic beverage?  Yes  No  
If Yes, explain: \_\_\_\_\_
- 6. Has your liquor liability insurance been canceled or non-renewed in the last 3 years?  Yes  No  
If Yes, explain: \_\_\_\_\_
- 7. Will club members or its volunteers serve the liquor?  Yes  No If No, who will? \_\_\_\_\_
- 8. Does the club secure a Certificate of Insurance from the contracting party?  Yes  No  
If Yes, is the club named as additional insured under the contracting party's liquor and general liability?  Yes  No
- 9. Do servers, bartenders and parking valets participate in alcohol awareness programs (e.g., T.I.P.S.)?  Yes  No
- 10. Are bartenders hired by the club at place the event is being held?  Yes  No
- 11. Is there a Designated Driver Program or escort service provided for those unable to drive?  Yes  No
- 12. Are tickets given out for beverages?  Yes  No
- 13. Is there a limit placed on the number of alcoholic beverages one person can purchase at one time?  Yes  No  
Explain: \_\_\_\_\_

### Applicant's Statement and Declarations

The applicant declares to the best of his/her knowledge the information contained in this application and all supplements attached to be true and that no material facts have been suppressed or misstated. The applicant further understands that any false or fraudulent statements or misrepresentations could result in termination or voidance of any insurance contract issued from the information stated herein.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Return completed and signed application 30-days prior to the event to:

**Lockton Companies**  
**Attn: Terri McClaskey**  
**444 West 47th St Ste 900**  
**Kansas City MO 64112**

**Phone: 816.960.9241**  
**Fax: 816.783.9241**  
**Email: tmclaskey@lockton.com**



## Sertoma Club

### Special events — incident report

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Street address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Day phone: \_\_\_\_\_ Evening phone: \_\_\_\_\_

Club member/EMT description of incident and location:

Follow-up by club:

Additional notes:

Name of club member/EMT completing report: \_\_\_\_\_



**Sertoma Club**

**Indemnification agreement — vendors**

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and adequacy of which is acknowledged, the undersigned, \_\_\_\_\_ (name), of \_\_\_\_\_ (address), hereafter referred to as **"Vendor,"** agrees to indemnify, defend and hold free and harmless the \_\_\_\_\_ **Sertoma Club,** \_\_\_\_\_ (address), hereafter referred to as **"Club,"** and each of its members, agents, servants, employees, officers and directors from and against any and all actions, claims, liabilities, assertions of liability, losses, costs and expenses including, but not limited to, attorney fees, reasonable investigative and discovery costs and court costs, which in any manner may arise or be alleged to have arisen, or resulted or alleged to have resulted, from the presence, activities, promotions and/or business of any nature or otherwise of the vendor and the vendor's agents, servants or employees, on or adjacent to the premises at which the special event known as \_\_\_\_\_ and located at \_\_\_\_\_ is being conducted and with said indemnification to include and not be limited to, claims or claims for bodily injury or death of persons and for loss of or damage to property, including claims or loss by the vendor or the vendor's agents, servants and employees.

The **Vendor** has executed this agreement on \_\_\_\_\_ (date)

"Vendor"

\_\_\_\_\_  
*Vendor name*

WITNESS:

By: \_\_\_\_\_  
*Vendor Representative*

\_\_\_\_\_  
*Name*

Title: \_\_\_\_\_  
*Title*



## Sertoma Club

### Indemnification agreement — participants

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and adequacy of which is acknowledged, the undersigned, \_\_\_\_\_ (name), of \_\_\_\_\_ (address), hereafter referred to as "**Participant,**" agrees to indemnify, defend and hold free and harmless the \_\_\_\_\_ **Sertoma Club,** \_\_\_\_\_ (address), hereafter referred to as "**Club,**" and each of its members, agents, servants, employees, officers and directors from and against any and all actions, claims, liabilities, assertions of liability, losses, costs and expenses including, but not limited to, attorney fees, reasonable investigative and discovery costs and court costs, which in any manner may arise or be alleged to have arisen, or resulted or alleged to have resulted, from the presence, activities, promotions and/or business of any nature or otherwise of the participant or adjacent to the premises at which the special event known as \_\_\_\_\_ and located at \_\_\_\_\_ is being conducted and with said indemnification to include and not be limited to, claims or claims for bodily injury or death of persons and for loss of or damage to property, including claims or loss by the **participant.**

The **Participant** has executed this agreement on \_\_\_\_\_ (date)

"Participant"

\_\_\_\_\_  
*Participant name*

WITNESS:

By: \_\_\_\_\_  
*Participant representative*

\_\_\_\_\_  
*Name*

Title: \_\_\_\_\_  
*Title*

**Sertoma Club****Special events — incident report**

## FACILITY CHECKS

YES NO

- Is the size of the facility adequate for the anticipated turnout?
- Are food or beverages being served? If subcontracted, refer to the vendor/cosponsor section.
- Is accessible to the disabled?
- Are sanitary facilities accessible to the disabled?
- Are there sufficient means of egress for the disabled?
- Does egress comply with requirements of the NFPA 101?
- Is there emergency lighting?
- Are there any special hazards to consider due to unique aspects of the building?
- Does maintenance appear to be adequate?
- Does flooring appear to be slippery when wet?
- Are changes in elevation adequately marked?

## PARKING FACILITY CHECKS

- Is parking adequate?
- Will there be valet parking? If subcontracted, refer to vendor/cosponsor section.
- If valet parking is provided, are MVR reports obtained on all employees?
- If parking garage will be used, is it adequately lighted?

## VENDOR/COSPONSOR CHECKS

- If alcohol is to be served, have bartenders been trained in the TIPS program?
- Have vendor certificates of liability insurance been obtained from all vendors?
- Is there a mechanism for keeping vendor certificates on file in the event of long-tail claims?
- Are vendor limits of liability adequate?
- Has verification of all vendor state licenses been completed?
- Has a hold harmless agreement been executed and signed by all vendors?
- Are there cosponsors participating in the event?
- Are the cosponsors adequately insured?

## SECURITY CHECKS

- Is there a uniformed security service for crowd control?
- Is the security service properly licensed?
- Has the local police department been advised of the event?
- Is there a contingency emergency response plan in effect?
- Is the staff adequately trained in all aspects of special events management?
- Is the property alarmed with a central station connection?
- Is the property adequately secured against intruders?

## FIRST AID CHECKS

- Is someone on staff trained in CPR?
- Are there sufficient numbers of first-aid kits onsite?
- Are there latex gloves or other means of avoiding contamination of bloodborne pathogens in the event first aid is required?
- Is there an external automated defibrillator available, if necessary?
- Is someone on staff trained in the use of an automated defibrillator?

## FIRE SAFETY CHECKS

- Are schematics available indicating alternate routes of escape?
- Are there smoke detectors?
- Are there call boxes in the event of fire?
- Has the fire department been advised of the event?
- What is the response time?
- Is there sufficient water supply?
- Is the fire department connection capped and well maintained?
- Does the facility have sprinklers?
- Are the stairwells equipped with fire doors with a two-hour rating?

- Is the building fire resistive?
- Are there fire escapes?

OUTDOOR CHECKS

- Is there a means of protection in the event of precipitation?
- Is there shade in the event of intense sun?
- Is terrain sufficiently flat and level?
- Is a rain date scheduled in the event of cancellation?
- Is the area sufficiently secure?
- Is the area accessible by the disabled?
- Is the area accessible by emergency vehicles?
- Is the lighting adequate?

Additional comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Completed by name: \_\_\_\_\_ Title: \_\_\_\_\_  
Organization: \_\_\_\_\_ Date: \_\_\_\_\_

We wish to thank American International Group, Inc. (AIG) and Charles Morgan of Safety Resources, LLC, for providing source material for this checklist. The information and suggestions contained in this checklist have been developed from sources believed to be reliable. However, the accuracy and correctness of such materials and information has not been verified. Sertoma, Inc. makes no warranties either express or implied nor accepts any legal responsibility for the correctness or completeness of this material or its application to specific regulations. This information should not be construed as a business, risk management or legal advice or legal opinion.



**RISK MANAGEMENT • EMPLOYEE BENEFITS • RETIREMENT SERVICES**

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**Our Mission** | To be the worldwide value and service leader in insurance brokerage, risk management, employee benefits and retirement services

**Our Goal** | To be the best place to do business and to work

