

OFFICE OF PROPERTY INSURANCE FESTIVAL/SPONSORED EVENT REQUIREMENTS

WHAT IS FESTIVAL/SPONSORED EVENT?

Festival/Sponsored Events are location (parish, school or other diocesan entity) sponsored events being held off or on location owned properties. Events will only be permitted with the Bishop's prior approval. The pastor or head of the diocesan entity must present to the Bishop a written summary of the proposed sponsored event with specific dates, times, location, and intent for the net proceeds to be considered. (See Diocesan Policy Regarding Fairs & Festivals – Sponsored Events).

FESTIVAL/SPONSORED EVENTS COVERAGE SHOULD BE UTILIZED WHEN THE FOLLOWING APPLY:

Festival/Sponsored Events Coverage should be used when a location (parish, school or other diocesan entity) is hosting an event. When determining whether or not an activity is sponsored, the following questions are helpful:

- Does the location have full control or final decision making authority over the function?
- Do fees associated with the function flow through location accounts?
- If applicable, is the function open to all location members?
- Is the purpose of the function to facilitate learning, raise funds for the location or to provide a social service on behalf of the location?
- Is the organizer or leader of the function a location employee or volunteer?
- Generally, if the answer to any of the above questions is "yes", the activity is a location sponsored event.

WHAT IS COVERED BY FESTIVAL/SPONSORED EVENTS COVERAGE?

Below is a brief explanation of what is covered by Festival/Sponsored Events Coverage along with some items that are excluded.

- Most sponsored activities can be covered under Festival/Sponsored Events insurance. Common examples are festivals, cook-offs, school dances, high school reunions, 5k runs, and school field days. Coverage for these events provides \$1 million in general liability coverage to the location and diocese outside of the self-insured retention of the diocese in the event of a loss. Event coverage is provided by K&K Insurance (purchased through Catholic Mutual). The cost of the policy varies between \$100-\$500 per event (depending on type of event and exposure). The location will be billed for the cost of the premium directly from Catholic Mutual.
- Liquor Liability coverage is available and can be purchased for an additional premium. Alcohol sales may include beer and wine. Hard liquor is allowed, but strongly discouraged due to the risks.
- Automatic Additional Insureds for: Lessors of Leased Equipment and Persons or

Organizations with whom you have agreed by contract, permit or written agreement (must use Vendor Hold Harmless Agreement).

- Coverage **does NOT apply** to certain events such as, but not limited to:
 - Fireworks & firework displays
 - Events involving BYOB (bring your own bottle)
 - Events involving lake/boating activities
 - Events involving recreational vehicles
 - Organized sporting events, including tournaments & camps
 - Amusement rides, including mechanically operated devices, trampolines & rebounding devices
 - Rain-out or weather cancellations

FESTIVAL/SPONSORED EVENT CHECKLIST:

- _____ Obtain permission for event from the Bishop before proceeding with scheduling/planning by submitting written request as indicated above
- _____ Complete and submit “Festival/Special Event Application” (form available on Property Insurance website – fill and print online) to the Office of Property Insurance (email: dsevin@htdiocese.org) no less than 15 days prior to event. Billing will be directly to location from Catholic Mutual.
- _____ Complete and submit “Liquor Liability Insurance Form” if applicable (form available on Property Insurance website – fill and print online) to the Office of Property Insurance (email: dsevin@htdiocese.org) no less than 15 days prior to event. Liquor sales may include beer and wine; hard liquor is allowed but strongly discouraged
- _____ Vendors (rides, bounce houses, food vendors, bands, etc.) must provide certificate of insurance with a minimum of \$1 million coverage naming the location as additional insured and/or sign the vendor hold harmless agreement.
- _____ If gaming is involved, must comply with all state and local laws concerning gaming through application and tax reporting with the Louisiana Dept. of Gaming and the Louisiana State Police Gaming Office. Must send copy of permit/license to the Office of Property Insurance.
- _____ If liquor is involved, must comply with state and local laws concerning the permit process with the Louisiana Office of Alcohol & Tobacco. Must send copy of permit/license to the Office of Property Insurance. Must follow liquor serving guidelines and state laws (see Liquor Liability Control document).
- _____ Follow Festival Guidelines and Best Practices per Catholic Mutual (see documents).



P.O. Box 2338
Fort Wayne, Indiana 46801-2338
(800) 553-8368 Fax (260) 459-5624
www.kandkinsurance.com
CA #0334819

FESTIVAL/SPECIAL EVENT/PARADE INFORMATION FORM

Eligible Risks

- Theme Festivals
- Flower Festivals
- Arts & Crafts Festivals
- Ethnic Festivals
- Music Festivals
- City Celebrations
- Holiday Celebrations
- Parades
- Special Events
- Meetings
- Conventions
- Celebrations
- Grand Openings
- Meetings
- Exhibitions / Expositions
- Promotions

Program Highlights

- \$1,000,000 Occurrence Policy
- No General Aggregate
- Broadened CGL Coverage Form
- Annual Operations Coverage Available
- Volunteers as Additional Insureds
- Legal Liability to Participants
- Fireworks Liability
- Automatic Additional Insureds for:
 - Lessors of Leased Equipment
 - Persons or Organizations with Whom You Have Agreed by Contract, Permit, or Written Agreement
- No Bodily Injury Deductible
- Non-Audited Policy
- Increased \$300,000 Fire Legal Liability
- User Policy for Off-Season Events
- Vendors/Exhibitor Coverage
- Amusement Ride Liability
- Parade Liability
- Volunteer Accident Coverage

Catholic Mutual. . . “CARES”

LIABILITY CONTROL

LIQUOR LIABILITY

Overview

At any given parish throughout the country, the potential exists for renting the parish facilities for various functions, as well as utilizing those facilities for various festivals and events. Whether the facility is rented to an outside group or used for a parish function, in many instances, liquor may be served. With the introduction of liquor into the event, significant liability exposure exists. In order to minimize this risk, the following measures should serve as guidelines to be followed anytime liquor will be present for a parish function or when your facility is rented to outside groups.

Risk Reduction Measures

1. If liquor is to be served, it should be dispensed by a licensed bartender (or an individual who has had sufficient training in serving drinks and one who is proficient in the performance and accomplishment of this particular profession).
2. Liquor should never be served to an individual who is under the legal drinking age.
3. The individual who is dispensing drinks should only serve one drink at a time.
4. The drinks that are served should be carefully measured, and no doubles of any drink should ever be served. (The commonly accepted drink measurement should adhere to the following recommended standards: no more than 1½ ounces of whiskey in a highball, cocktail, or mixed drink; 12 ounces of beer as a maximum; and no more than 4-5 ounces of wine per serving.)
5. Food should be served constantly throughout the event that is taking place.
6. All individuals should be carefully observed throughout the event to make sure they are eating and not just drinking.

7. Every precaution should be taken to ensure that no alcoholic beverages be brought into the event, and that the only alcoholic beverages consumed are the ones being distributed under the guidance and control of the staff members of the event in question.
8. A pre-existing plan should be devised to handle an individual who has had too much to drink. This plan should include:
 - A. Alternative methods of transportation home after the event should the individual be in a diminished or incapacitated state and unable to drive their vehicle.
 - B. A method to limit or stop an individual's consumption should he or she had too much to drink in the opinion of the bartender handling the event. (This detection method can be handled through simple observation and if the individual exhibits slurred speech, staggering, stumbling behavior, or poor motor skill coordination).
9. At least 1½ hour before the event concludes, the bar should be shut down, and no further alcohol should be made available to the individuals present at the event.
10. In this final 1½ hour time period, coffee and food should be made available and those present encouraged to remain and partake in the offerings. While coffee and food will not help those individuals who have been drinking sober up, the **time** certainly will.

Remember: For every one drink you consume, regardless of the type of drink it may be (12 ounces of beer, 4-5 ounces of wine, or 1½ ounces of whiskey), it will take at least one hour for that drink to be eliminated from your system. Consideration should be given to posting signs similar to this at any event where alcohol is served.

Festival/ High Risk Events Best Practices

Diocese of Houma-Thibodaux

Festival/High Risk Events Best Practices

Q – Why is it important to have risk management procedures and practices in place for our parish festivals and other large events?

A – Festivals and other large-scale events that go above and beyond the daily ministries of the Catholic Church create unique liability exposures. The Church is legally liable and ethically responsible for accidents that happen as a result of any involvement and sponsorship in these types of events. It is vital that churches and schools develop a “best practices” approach for any parish-sponsored event. Not only will this approach provide better assurance for the safety of everyone involved, it will also reduce the liability exposure associated with these types of large events.

Q – What resources are available to successfully manage our parish festival or other large events?

A – Catholic Mutual offers *Safe & Successful Parish Festivals* online training which you can access by logging onto the Catholic Mutual website, www.catholicmutual.org, Login: **0352hou** Password: **service** and selecting Online Training.

By being aware of the “best practices” safety checklist and understanding the detailed information available in the Guidelines for Parish Festivals, you will be better prepared to ensure a safer event and reduce or eliminate common claims associated with these types of events. The Guidelines for Parish Festivals can be found on Catholic Mutual’s website at www.catholicmutual.org, and selecting Risk Management Info.

Safe and Successful Parish Festivals

Festivals and other large-scale events that go above and beyond the daily ministries of the Catholic Church create unique liability exposures. The Church is legally liable and ethically responsible for accidents that happen as a result of any involvement and sponsorship in these types of events. It is vital that churches and schools develop a "best practices" approach for any parish-sponsored event. Not only will this approach provide better assurance for the safety of everyone involved, it will also reduce the liability exposure associated with these types of large events.

By being aware of the "best practices" safety checklist and understanding the detailed information available in the Festival/High Risk Events Policy Manual, you will be better prepared to ensure a safer event and reduce or eliminate common claims associated with these types of events. The Festival/High Risk Events Policy Manual and the corresponding online training can be accessed through the Catholic Mutual's website.

Online risk management training is easy to access!

- Sign into Catholic Mutual's website www.catholicmutual.org. Click "Member Login. The user name is 0352hou and the password is service (all lower case letters).
- Click "Login"
- Select "Online Training"
- Click "Please click here."
- When you reach the training site, you will be prompted to:
 - Select a subgroup – From the drop-down menu, select and click on your arch/diocese
 - Select a subgroup again – From the drop-down menu, select your location
 - Confirm your selection is correct
 - Select *Safe and Successful Parish Festivals*
 - Click "Launch Course"

If you experience any trouble viewing the training courses, please contact OPUS at (913) 825-1600 or email help@opustraining.com. They will be happy to assist you.

Catholic Mutual Group
10843 Old Mill Road
Omaha, NE 68154

Phone #800-228-6108
Fax #402-551-2943

Email: rm@catholicmutual.org



Festival/High Risk Events - Risk Management Best Practices

Checklist

◆ Supervision

- ___ There is a designated Festival Chairperson (*overseen by staff person at parish/school*)
- ___ There is a designated Supervisor for each operational area of festival (*overseen by festival chairperson*)
- ___ There is designated Safety Coordinator to ensure all safety recommendations are met (*overseen by Chairperson*)

◆ Vendors

- ___ Vendor contracts/agreements have been reviewed by Arch/Diocese or CMG prior to signing
- ___ Vendor Hold Harmless/Indemnity Agreement has been obtained by each vendor (*i.e. ride, game, food, security vendors*)
- ___ Certificates of Insurance have been obtained from vendor with parish/diocese named as additional insured

◆ Transportation

- ___ Driving duties have been limited to a select number of properly screened individuals
- ___ Drivers have taken "Be Smart - Drive Safe" online defensive driving course available on main page of CMG website www.catholicmutual.org
- ___ Chairperson and Supervisors have taken *Church Transportation - Is It Necessary and Ministry-Based?*

◆ Volunteers

- ___ Are 18 years of age or older OR supervised by adult with parent permission
- ___ Have been selected and matched to tasks according to training and/or skills
- ___ Have a clear understanding of duties and risks associated with the assigned task
- ___ Have been provided with personal protective equipment, if needed

◆ Premises Safety

- ___ Electrical cords and hoses have been rerouted, taped down or covered
- ___ Adequate lighting has been provided
- ___ Tent stakes and ropes have been secured
- ___ Alternate plans are in place for inclement weather
- ___ Emergency response procedures/evacuation plans have been developed
- ___ Adequate number of trained security guards have been hired

◆ Parking

- ___ Valet parking will not be allowed
- ___ There is adequate lighting in parking lots
- ___ Adequate space for pedestrian traffic has been provided through parking lots
- ___ Adequate space will be made available for emergency vehicles

◆ Medical Services

- ___ There is a First Aid station and supplies available
- ___ An Automated External Defibrillator (AED) will be readily accessible
- ___ Local police and hospitals have been notified about upcoming event
- ___ Hand washing stations are provided

◆ Food

- ___ Appropriate food temperatures will be maintained
- ___ Employees and volunteers have been informed of food-borne illness best practices

◆ Alcohol

- ___ Meet all State and local liquor licensing requirements
- ___ Identification checkpoints are in place
- ___ Colored bracelets will be provided for legal age individuals wishing to consume alcohol
- ___ Trained bartenders will be used
- ___ Alternate transportation will be provided for intoxicated patrons

◆ Money/Cash Handling

- ___ Background and credit checks will be completed on individuals working with money
- ___ Tamper-proof of bags will be utilized
- ___ Cash will be regularly collected from stands, alternating times and routes
- ___ Three or more individuals will be involved in collecting cash
- ___ Money will be counted by two or more people
- ___ Cash will be kept in a locked safe and guarded by security
- ___ Consideration has been given to using a ticket system

◆ Activities/Equipment

- ___ Festival activities will not include any of the following: hot air/tethered balloons; helicopter rides; ATV rides/speed contest; climbing contests; gambling or liquor (when not approved by state statutes); bungee jumping; dunking booths involving individuals 21 years of age and under; or archery/firearms
- ___ Homemade equipment (i.e. gas grills, dunking booths, miniature motorized vehicles) and other similar devices will not be utilized
- ___ All activities for the festival have been approved by the arch/diocese and/or Catholic Mutual Group

◆ Claim Procedure

- ___ Accident Report forms on hand
- ___ Staff is aware of claim reporting procedures

Catholic Mutual... "CARES"

Catholic Mutual's Guidelines for Parish Festivals

INTRODUCTION

The following safety and insurance guidelines are designed to assist festival committees in the planning and management of parish festivals. These guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish festivals. Catholic Mutual has additional information available on specific parish festival safety issues. Please feel free to contact our Risk Management Department at (800) 228-6108 to request additional information or receive clarification on items in this handout.

FESTIVAL SUPERVISION

Good planning and supervision are the foundation for holding a successful parish festival. Parishes should have a festival chairperson that is responsible for communicating all policies and procedures to parish festival workers. The festival chairperson should report to a staff person at the parish/school. In addition to a festival chairperson, each operational area of a parish festival should have a supervisor. As with the festival chairperson, the supervisor's responsibility will be to alert parish festival workers of policies and procedures. It is strongly recommended that parishes develop written guidelines for the operation of their festivals which are handed out to all volunteer supervisors and workers. It is our experience that many problems occur at festivals when policies and procedures are not formalized and communicated to the proper individuals. On the contrary, we have found parishes that utilize and implement a well-organized plan have a successful and safe parish festival.

CERTIFICATES OF INSURANCE AND VENDOR AGREEMENT

The *Parish Festival Vendor Hold Harmless/Indemnity Agreement* should be signed by vendors who provide services at parish festivals. The Parish Festival Vendor Agreement must be signed by the following types of parish festival vendors:

1. Ride and game vendors
2. Tent companies
3. Security companies
4. Suppliers of large quantities of food
5. Vendors who provide medical services
6. Bands/Entertainers
7. Other vendors

The Parish Festival Vendor Agreement requires the festival vendor to provide the parish with a certificate of insurance documenting general liability coverage in the amount of two million (\$2,000,000) dollars per occurrence. The certificate of insurance must name the parish and the (Arch)Diocese as an additional insured. It is not adequate to obtain a certificate of insurance from a parish festival vendor which names the parish as a "certificate holder." Certificates of insurance obtained by festival vendors should be reviewed by the (Arch)Diocese or Catholic Mutual Group prior to the event.

WHAT IS AN ADDITIONAL INSURED?

Many parish festival chairpersons have a difficult time determining whether or not a parish festival vendor has actually added the parish and the (Arch)Diocese as an additional insured. Attached is a handout entitled *How Do I Know If My Parish Has Been Named As An Additional Insured?* This handout will provide you with the criteria to determine whether or not a parish festival vendor has provided you with a certificate of insurance, which actually names the parish as an additional insured.

DO NOT SIGN CONTRACTS WITHOUT APPROVAL

It is very important to read a contract before signing and equally important to understand what the contract says. For this reason, Catholic Mutual and your (Arch)Diocese have a contract review policy. Contracts should only be signed by the Pastor, Principal or Business Manager.

In the past, there have been many contracts relating to parish festivals that were signed by the parish, which contained very unfavorable wording. Most of the unfavorable contracts contained hold harmless and indemnity wording that required the parish to pay for any type of claim which happened during the parish festival. Since the insurance program does not cover any type of claim that ever happens, parishes that signed these types of contracts were actually risking parish assets.

Another type of unfavorable contract commonly signed by parishes is a contract requiring the parish to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish agrees to pay for damage to the equipment regardless of how it happened, even if the damage was due to natural causes such as wind or lightning. The insurance program does not provide automatic insurance coverage for another organization's property. Considering this, the parish would be responsible for the damaged equipment.

A Pastor, Principal or Business Manager should never sign a contract which contains wording as described above. It is only acceptable to assume responsibility for claims or property damage which the parish would be legally responsible for in the absence of the contract. Remember, no matter how small a contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement language, the parish is risking severe financial burden if a liability claim or property damage occurs. To ensure that Catholic Mutual has adequate time to review a contract, please allow at least fifteen (15) business days for review and be sure to provide the entire contract. When signing of a contract before it has been approved is a necessity, write on the contract, "This contract is contingent upon the approval of our insurance company representative." This will allow you to void the contract, if necessary.

DRIVING

The number of individuals used to drive to pick up supplies or other errands needed to make the festival a success should be limited. The festival chairperson and supervisors should view Catholic Mutual's online training entitled "Church Transportation – Is It Necessary and Ministry Based." Any individual that will be driving as part of their volunteer duties for the festival should complete a *Volunteer Driver's Form* and also view CMG's online training entitled "Be Smart – Drive Safe".

USE OF VOLUNTEERS

Volunteers should be at least 18 years of age or supervised by an adult with parental permission. The volunteer should be selected and matched to tasks according to their training and/or skills. Each volunteer should have a clear understanding of the duties associated with the task and any risks inherent to the position. Any personal protective equipment required to perform the task should be provided for the volunteer.

SAFETY COORDINATOR

In addition to the festival chairperson, parish festivals should create a position called “safety coordinator.” The safety coordinator will be responsible for making sure all safety recommendations are met. The designated safety coordinator will also be responsible for making periodic inspections of the festival grounds during the festival. Obviously, any physical safety hazards detected by the safety coordinator should be dealt with to remove the hazard. It is highly recommended the safety coordinator utilize a logbook indicating the time the inspections took place during the festival and the condition of the festival grounds during the inspection. (Arch)Dioceses that have utilized an onsite safety coordinator volunteer at parish festivals have been very successful in reducing the number of claims associated with parish festivals. An onsite safety coordinator will also greatly reduce the parish’s liability in the event of a loss, as it will illustrate the parish exercised due diligence in attempting to eliminate safety hazards.

SAFETY ON FESTIVAL GROUNDS

Most claims associated with parish festivals result from trips, slips and falls on parish grounds. Many of these accidents can easily be prevented with proper planning and periodic inspections of the grounds during the festival. Below we have identified some common physical safety hazards at festivals, along with suggestions to alleviate the safety hazard and greatly reduce the parish’s liability in the event of an accident.

- **Electrical cords and hoses** - Electrical cords and hoses in walkways present a common trip hazard at parish festivals. Vinyl cord and hose protectors should be used to combat these trip hazards and reduce the parish’s liability. Other ways of dealing with these trip hazards are taping or tacking down the loose cords and hoses or placing orange cones at either end of a cord or hose extending across a walkway to identify its presence by making it more obvious.
- **Lighting** - As the majority of parish festivals extend into the evening hours, adequate lighting is essential to reduce the parish’s liability in the event of an evening fall. The festival grounds and parking areas should be well lit. Temporary lighting may need to be installed to ensure adequate lighting.
- **Tent stakes and ropes** - Tent stakes and ropes should be marked with orange flags to identify their presence. In the event that an individual trips over a tent stake or rope, the presence of an orange flag will greatly reduce the parish’s liability.

- **Debris on grounds** - Many accidents occur when people slip on food or litter while on festival grounds. Although it is difficult to completely eliminate this problem, plenty of trash receptacles should be provided. These receptacles should be periodically emptied to ensure that festival patrons have an area to discard litter. In addition to providing trash receptacles, the grounds should be periodically inspected and cleaned where needed to make sure undesirable amounts of litter are not accumulating on the grounds.
- **Stages** – Stages must be set up and torn down by qualified personnel. The stage must be built sturdy enough to accommodate the weight of occupants and/or props. Electrical outlets on the stage should be properly grounded. If extension cords must be used, they should be heavy-duty double insulated cords. Stage flooring must be kept dry and clear of debris. Stairs leading to the stage must be equipped with a handrail. If the stage will be used during evening hours, recommend installing glow-in-the-dark tape along the edge of stage platform.

WEATHER

While most events and activities are held rain or shine, plans should be in place in the event of severe weather. A weather radio should be monitored during the event. In the case of a tornado or lightning threat, parish festival patrons and workers should seek appropriate shelter inside a parish building until the threat of severe weather has passed.

SECURITY

Parish festivals need a security plan. Formal security is necessary, as parish festivals deal with large amounts of money and high volumes of people. It is highly recommended that parishes utilize security rental agencies. When hiring private security, be sure to check references and verify you have hired a reputable security company. Once a security company is hired, allow the company to manage and supervise their own employees. Remember, the security company is a professional organization with experience in providing security at events such as your parish festival.

When confrontations between festival patrons occur, allow security personnel to handle as parish festival volunteers are not trained to deal with these types of situations. In many cases, they may make the situation worse. The parish can be held liable in cases where a festival worker inadvertently causes an injury while attempting to break up a fight.

Security during non-festival hours is as important as security during festival hours. During time periods when the festival is not operating, vandalism and theft can occur on festival grounds. For this reason, it is highly recommended that security guards be used during non-festival operating evening hours. In addition to private security, lighting is very important. Lighting should be maintained as a security measure even when the festival is not operating. The presence of night security guards and lights will greatly deter potential vandals and thieves.

PARKING

Parking is always a concern for parish festivals. Similar to the actual festival grounds, injuries can occur in parking areas. Additionally, vehicles can be damaged or stolen.

Valet parking should not be permitted. Any volunteers assisting with parking should wear a brightly colored vest or other garment. If a neighboring parking lot (not owned by the parish) is used for the festival, any written agreement between the owner of the lot and the parish should be reviewed by Catholic Mutual prior to signing.

Adequate lighting is perhaps the most important component for a safe parking lot. Often, temporary lighting is needed to provide adequate lighting in a field or paved area that is not normally used during evening hours, but will be used for parking during a festival. Another concern is whether or not the parking area is level. Although vehicles are not usually damaged from an uneven surface, an even surface is necessary to ensure that people do not trip and fall while walking to and from their vehicles. Care should be taken to allow room for pedestrian traffic through parking lots.

Although we can attempt to provide a well-lit parking lot, we cannot guarantee that a vehicle will not be vandalized or stolen. For this reason, we recommend posting signs at the entrance to lots indicating, *"The parish festival will not be responsible for damaged or stolen vehicles."*

Parking space must be made available for emergency vehicles. Additionally, there must be access routes to and from the festival and through parking lots for emergency vehicles to travel. When planning your festival, keep in mind that the fire department, police, or an ambulance service may need access to your festival if an emergency occurs.

MEDICAL SERVICES

As injuries do occur at parish festivals, it is very important that medical services be utilized to reduce the effects of the injury. This is very important from both a medical and legal standpoint. The type of medical service needed at a parish festival will vary by the size and type of activities at the festival. For small, family-oriented festivals, it would be adequate to simply have first aid supplies available in the event of injury. For festivals ranging from 500 to 1500 people, the festival should have a first aid station on festival grounds. For festivals that exceed 1500 people, parishes should seriously consider contracting with an outside vendor to provide onsite medical services.

First Aid stations should be visible and easily detected by an injured person and be equipped to deal with minor injuries. These stations should consider having the following medical supplies on hand:

- Sterile adhesive bandages in assorted sizes
- Assorted sizes of safety pins
- Cleansing agent/soap
- Latex gloves/assorted sizes
- Sunscreen
- 2 and 4 inch gauze pads
- Triangular bandages
- Ice bag or chemical ice pack
- Eye patches
- Non-prescription drugs
- 2 and 3 inch sterile roller bandages
- Scissors
- Tweezers
- Needle
- Moistened towelettes
- Antiseptic
- Thermometer
- Tongue blades
- Tube of lubricant
- Medicine dropper
- Antacid (for stomach upset)
- Anti-diarrhea medication
- Syrup of Ipecac (used to induce vomiting and only used if advised by the Poison Control Center)
- Laxative medication
- Activated charcoal (used in cases of accidental ingestion of harmful liquids)
- Blanket
- First Aid manual
- Cell phone
- Flashlight with extra batteries
- Pencil and paper
- Emergency phone numbers
- AED (Automated External Defibrillator)

An Automated External Defibrillator is used in cases of life threatening cardiac arrhythmias which lead to cardiac arrest. AED's are designed to be used by laypersons who ideally should have received AED training. The location of a public access AED should take into account where large groups of people gather, regardless of age or activity.

When a major injury occurs, an ambulance should be called immediately.

Whenever medical treatment is provided, it should be documented with a written record (log). If an individual that is injured denies medical treatment, a signed refusal of medical treatment should be obtained from that individual. Written documentation of patients should include a name, nature of injury, type of treatment, and the time.

Local police and hospitals should be alerted prior to a parish festival so these entities are aware of the possibility for the need of emergency medical services. Hospitals and emergency centers should be given relevant information such as the dates and hours of the festival, number of people anticipated, as well as the types of festival activities that could cause injuries. A contact person should be made available to emergency centers and hospitals and lists of 24-hour telephone emergency numbers should be made available to festival personnel.

FOOD

When food is supplied by outside vendors, the *Parish Festival Vendor Hold Harmless/Indemnity Agreement* should be utilized. If a parish elects to have volunteers prepare and serve food whether onsite or at their own homes, the following food handling guidelines should be followed.

- Refrigerators should be kept at 40 degrees or cooler. Freezers should be kept at 0 degrees. Raw meat and poultry should be refrigerated as soon as possible after purchasing or receiving. At the grocery store or deli, keep raw meats and poultry separated from other perishables. Never thaw frozen meat and poultry on the kitchen counter, thaw them in the refrigerator. If in a hurry, thaw in a bag under cold running water. If a microwave is used for thawing, the food should be immediately cooked. Always refrigerate when marinating food.
- Canned goods should be stored in a cool, dry area and should be free of cracks, dents, and bulging.
- Cooked or prepared food requiring refrigeration should never be left unrefrigerated for more than two hours. In a warm environment, food should sit out no longer than one hour. Refrigerate or freeze cooked/prepared foods in shallow containers rather than deep containers.
- Refrigeration and freezing does not kill bacteria on food which sat out too long and has started to spoil. When in doubt, throw it out!

Two of the more common types of food poisoning are caused from salmonella and E. Coli bacteria. At least 1.4 million salmonella infections are reported annually in the United States. Any raw food of animal origin (i.e. meat, poultry, eggs, raw milk, fish, and shellfish) may carry salmonella. Food can be contaminated with E. Coli when a food handler or cook does not follow good sanitary procedures. Critical to this is washing hands after using a bathroom.

The key to preventing an exposure is to not allow any contamination while preparing food and to effectively destroy bacteria during the cooking process. The following steps will **greatly reduce the likelihood of a food-related illness**.

- Inspect the food to see if there are any signs of contamination or spoilage. Fish, poultry, fruits, and vegetables should be thoroughly washed/rinsed.
- Always wash your hands with soap prior to handling and preparing food. You should also rewash your hands prior to preparing another type of food or when using a new knife/utensil.
- Raw meats, fish and poultry should be cut on an acrylic cutting board, not wood. Use a wood cutting board for fruits and vegetables only.
- Never serve food on a plate or platter which raw meat, fish, or poultry was cut or prepared.
- Never let raw meat, fish, and poultry or their juices come in contact with other foods.
- If the work area was cleaned with a dishcloth, always immediately switch to a clean one or use disposable paper towels.
- After cleaning utensils and work areas, an additional measure is to sanitize. This can be done using 2 or 3 teaspoons of household bleach in one quart of water, then thoroughly rinsing with cold water.
- Always cook food thoroughly. Only thorough cooking destroys bacteria. Thermometers are recommended to determine if the internal temperature of the food you are cooking has reached a safe temperature. Internal temperatures should reach 160 degrees. If the food includes poultry, the temperature should reach 185 degrees.
- If serving food for an extended period, hot foods should be kept above 140 degrees and cold foods below 40 degrees.

ALCOHOL

Beer and wine are sold at many parish festivals. Parishes should be aware they are potentially liable for property damage or injury claims resulting from individuals which become intoxicated at a parish festival. Specifically, parishes should be concerned with minors and making sure that people who are obviously intoxicated are not sold alcoholic beverages. The following are recommendations to assist in reducing the parish's liability in the event of an alcohol-related accident.

- Know and follow state liquor licensing requirements or laws.
- Licensed or trained bartenders should be present in the beer tent at all times.
- All bartenders should be at least 21 years of age and should not be allowed to consume alcohol while working behind the bar.
- A pre-existing plan should exist to handle individuals who have had too much to drink. The plan should include the necessary security needed to assist the bartender who is refusing service to an intoxicated individual.
- An alternate method of transportation should be provided to individuals who feel they are too intoxicated to drive their vehicles.
- Identification should be checked to ensure individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 40.
- Alcohol should not be given away as a prize.

A “bracelet booth” should be set up to check identification of any individual wishing to consume alcohol to ensure they are of legal age. An individual who has shown proper identification is then furnished with a colored bracelet designating they are of legal age to consume alcohol at the parish festival. Security and festival workers would have the responsibility of patrolling and monitoring the grounds to ensure that individuals consuming alcohol are wearing the necessary bracelet.

Another risk management technique to reduce the liquor liability exposure is to create a “Beer Garden” atmosphere by placing a fence around the perimeter of the tent. Security should be placed at both entrances and exits to the beer garden. At the entrance to the beer garden, security will be responsible for ensuring anyone entering the beer garden has a colored bracelet indicating the individual is of legal age to consume alcohol. At the exit points, security will be responsible for not allowing alcohol outside the beer garden area. If alcohol is allowed outside the beer garden area, security should limit the amount of beer or wine that one individual can remove from the area.

MONEY

If your parish festival is successful, large amounts of cash will accumulate throughout the day and evening. The parish should have a predetermined plan to deal with cash as it flows through the festival. A good plan should accomplish the following:

- A credit and background check should be conducted on all individuals handling money.
- Cash should be collected from festival stands at regular intervals.
- Tamper-proof bags should be used.
- Groups of three or more individuals should be responsible for the transfer of cash from festival stands to a centralized location.
- Cash that accumulates at the festival’s centralized location should be stored in a locked safe that is guarded by security.
- Cash should always be counted by multiple teams consisting of at least two people who trade off.
- Bank deposits should be made at regular intervals during the festival. Cash should not be allowed to accumulate in the safe until completion of the festival.
- Ideally, cash should be counted at the bank.
- When collecting cash from festival stands or taking deposits to the bank, both times and routes of the collections or deposits should be varied to eliminate a pattern from developing.
- Catholic Mutual recommends the use of a “ticket system” at parish festivals. A ticket system allows festival participants to purchase tickets at ticket booths that can be exchanged for rides, food, beverages, or other items for sale at the parish festival. The purpose of the ticket system is to reduce the amount of cash flowing through the parish festival at various booths. Instead of having each individual booth handle cash, monies are handled at centrally located ticket booths. The use of a ticket system will reduce the risk of loss associated with theft or the mysterious disappearance of festival revenues. In addition to reducing the possibility of theft, the ticket system provides an excellent internal control to monitor cash flows at parish festivals.

FESTIVAL ACTIVITIES

While the types of parish festival activities may vary from one festival to the next, a few activities geared to younger children should be present at each festival. When determining what types of activities to have in place for the festival, keep in mind, the following activities should not be allowed:

- Hot air/tethered balloons
- Helicopter rides
- ATV rides/speed contests
- Gambling when not approved by State statutes
- Liquor when not approved by State statutes
- Bungee jumping
- Dunking booths for individuals 21 years and under
- Archery/firearms

CLAIM PROCEDURES

When a claim takes place, an Accident Report should be completed on Catholic Mutual's website or called in the following workday. Any serious claims should be phoned in as soon as possible. The written accident report should include an in-depth description of how the accident happened. The report should also include the name, address, phone number, and date of birth of any injured person along with the names and phone numbers of potential witnesses.

Often when an accident occurs, it is difficult to reconstruct how it happened or what the premises looked like at the time of the accident. For this reason, the festival safety coordinator should photograph accident scenes to preserve the appearance of the accident site. It is recommended that the safety coordinator videotape the parish festival grounds once the festival set-up is complete. This will assist in any recreations of the festival premises that must be done for litigation. If an individual that is injured on festival grounds feels they need immediate contact with the festival's insurance carrier, contact Catholic Mutual prior to sending the written accident report. Often a potential claimant will contact an attorney because he/she has not been contacted in a timely fashion by the insurance company. For your convenience, we have attached an example of an *Accident Report Form* that can be used at parish festivals. Accident reports should be made available to all operational supervisors and security staff.

THANK YOU

Thank you for taking the time to read this material. As noted earlier, Catholic Mutual has a wealth of supplemental material regarding parish festival safety that is available to parishes. Please feel free to contact the Risk Management Department at (800) 228-6108 with any questions that may arise.

(Revised 7/11)

PARISH FESTIVAL VENDOR HOLD HARMLESS/INDEMNITY AGREEMENT

PARISH: _____

PARISH is understood to include the (Arch)Diocese of _____

VENDOR: _____

TYPE OF VENDOR: _____

DATES OF USE: _____

The above named VENDOR agrees to defend, protect, indemnify, and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named VENDOR or any of its agents, family members, officers, volunteers, helpers, partners, organizational members, or associates in connection with the operations of the above named VENDOR at the above named PARISH.

VENDOR agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than one million dollars (\$1,000,000) per occurrence. VENDOR also agrees to have the PARISH named as an **“Additional Insured”** on its general liability policy for the DATES OF PARISH FESTIVAL in relationship to the VENDOR’S activities. It is agreed that VENDOR also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

If and only if VENDOR fails to comply with the above (second) paragraph, then VENDOR agrees to protect, defend, hold harmless, and fully indemnify the above named PARISH for any claim or cause of action whatsoever which takes place during the above identified DATE(S) OF USE that is brought against the PARISH by the above named VENDOR or its employees, agents, guests, invitees, customers, partners, family members, organizational members, and associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents or the negligence of any other individual or organization not a party to this agreement. If any paragraph or sentence of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: _____

(Must be an official agent of VENDOR)

NAME AND TITLE: _____

DATE: _____

Catholic Mutual. . ."CARES"

ACCIDENT REPORT FORM

(For Non-Employees)

NAME OF PARISH/SCHOOL _____

ADDRESS _____

CITY _____ ZIP _____

PHONE _____ PARISH EMAIL _____

PERSON REPORTING _____

DATE FORM COMPLETED _____

DATE OF ACCIDENT _____ TIME OF ACCIDENT _____

WHERE ACCIDENT OCCURED _____

WERE PHOTOGRAPHS TAKEN? _____

DESCRIBE ACCIDENT _____

PARTY INVOLVED-NAME _____ MINOR? _____

IF MINOR, PARENT NAME(S) _____

ADDRESS _____

CITY AND ZIP _____

HOME PHONE _____ WORK PHONE _____

DOB _____

INJURY/DAMAGE _____

TRANSPORTED BY AMBULANCE? _____

WITNESSES (PLEASE INCLUDE ADDRESS AND PHONE NUMBER) _____

COMMENTS _____

NOTE: REPORT TO CATHOLIC MUTUAL NEXT BUSINESS DAY.
SEND COPY TO CATHOLIC MUTUAL AND KEEP ONE FOR YOUR RECORDS.

Catholic Mutual. . ."CARES"

HOW DO I KNOW IF MY PARISH HAS BEEN NAMED AS AN "ADDITIONAL INSURED?"

Many parishes have a difficult time determining when they have been named as an additional insured on a tenant, contractor or facility user insurance policy. Parishes often obtain a certificate of insurance, which names the parish as a "certificate holder." It is not adequate to be named as a "certificate holder."

The insurance certificate furnished to the parish by the tenant, contractor or facility user must indicate in writing that both the parish and the (Arch)Diocese are named as an **additional insured**. Please refer to Exhibit A for an example of a certificate of insurance where the parish have been named as an additional insured. Please note that not every certificate of insurance naming the parish and the (Arch)Diocese as an additional insured will look like Exhibit A. However, somewhere on the certificate the words **additional insured** must appear.

It is very important that the parish be listed as an additional insured rather than as a "certificate holder." As a "certificate holder," the parish has no legal rights under a tenant, contractor or facility user's insurance policy. However, when the parish has been named as an additional insured, the insurance policy of the tenant, contractor or facility user must defend the parish against claims, which resulted from tenant, contractor or facility user operations at the parish. The purpose of being named as an additional insured is to reduce the number of dollars spent on claims not related to parish activities. Therefore, it is essential that parishes verify that both the parish and the (Arch)Diocese have been named as an additional insured.

Since a contractor, tenant, facility user or parish festival vendor will have to make a specific request to their insurance company to get the parish named as an additional insured, it is important to inform them of this requirement well in advance.



CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
 07/04/2011

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER State Farm Insurance One Plaza East, Suite 240 Milwaukee, WI 53202		CONTACT NAME: Mike Smith PHONE (A/C, No, Ext): 800-444-4444 ext 10 FAX (A/C, No): E-MAIL ADDRESS: msmith@statefarm.com PRODUCER CUSTOMER ID #: 45601	
INSURED Fun Time Inflatables 2200 S. First Street. Milwaukee, WI		INSURER(S) AFFORDING COVERAGE	NMC #
		INSURER A : State Farm	
		INSURER B :	
		INSURER C :	
		INSURER D :	
		INSURER E :	
		INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDITIONAL INSURER	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	Y	MLG5264304	01/01/2011	01/01/2012	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
A	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DEDUCTIBLE \$ RETENTION \$		UL004446	01/01/2011	01/01/2012	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000 \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below	Y/N				WC STATUS: <input type="checkbox"/> TORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

- Certificate Holder is St. Joseph Parish
- St. Joseph Parish and the Archdiocese of Milwaukee are named as additional insured but only with respect to liability arising out of operations of Fun Time Inflatables, Inc.

CERTIFICATE HOLDER St. Joseph Parish 1212 W. Webster Milwaukee, WI	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
--	--

© 1988 - 2009 ACORD CORPORATION. All rights reserved.