



Risk Management Considerations for Municipal Street Fairs

A street fair was planned in a small town. The City works crew, on the day before the fair, went out to inspect the road where the fair was to be held. They marked trip hazards for future maintenance. However, the crew didn't know about the street fair the following day – they were just following their regular maintenance routine. A patron attending the fair tripped over one of the hazards and injured herself. Be sure to communicate public events to relevant departments within your organization.

Road Closures

Closing the roads so that the streets are free of vehicles and safe for pedestrians is probably the most important safety aspect that is your responsibility as a municipality. Consult with the organizing group to see which roads need blocked off and when they need to be closed. Post notices around the community specifying which roads will be closed at what time and the length they will be closed for. Be sure to include detour routes so that motorists can plan their alternate route.

Once you have closed the necessary roads, make sure you can barricade the route so cars are not able to get through. Consider placing authorities at each barricade to ensure motorists are obeying the road blocks.

Inspections

It is your duty as a municipality to thoroughly inspect the area where the street fair will be held to confirm that it is safe. All the streets must be clear of debris such as fallen trees, glass shards etc. The physical condition of the roads must be acceptable; no potholes or large surface cracks. Inspect the roads before and after the event. Keep a record of when these inspections were done and what was found for future reference.

Overnight Security

Many street fairs run over two days or more. If this is the case, think about overnight security to prevent theft and vandalism. Consider contracting out this risk exposure by hiring a professional security service.

- Check your provinces private security and investigators act for rules and regulations regarding licencing. Every security guard must hold a valid licence. Proof of their licence should be a condition of employment.
- Ask for and check references.
- See a valid Certificate of Insurance from the security company.

- Have a written contract with the security firm, including an indemnification clause against liability due to any negligence from the security company.
- Check with the chambers of commerce and better business bureaus to see if there have been any complaints about the security company.

Insurance/Permits

The organizers need to have valid insurance policies. Stipulate that your municipality be named as an additional insured on the organizer's policy. Also ask them to include a hold harmless clause on the contract that will release you from any liability caused by negligence on their part. Obtain a copy of all insurance policies for your records. The organizer should also apply for a special events permit from your municipality. This will allow you to have details about the event and its particulars before you make the decision to grant permission for the event to be held.

Serving Alcohol

If the organizer is serving alcohol, they should consider these points:

- Bartender(s) should be liquor service trained and certified.
- Proof of certification should be provided to the municipality.
- The event sponsor should support the Designated Driver program by clearly identifying designated drivers and:
 - Provide free non-alcoholic beverages.
 - Provide alternative transportation (taxis, for example).
 - Advertise that a Designated Driver program is in effect.
- The event sponsor should provide an adequate supply of food and non-alcoholic beverages.

- The individual who signs the special occasion permit application and the rental agreement must be in attendance.
- The event sponsor must also be comfortable making decisions that affect the operation of the event.
- The renter should monitor the premises and ensure the physical setting is safe at all times.
- The municipality should obtain proof of insurance coverage from both the event sponsor and independent bartender using your facility. The municipality should be added as an additional insured to the coverage provided.
- The individual who signs the special occasion permit application and the rental agreement must be in attendance.
- The event sponsor must also be comfortable making decisions that affect the operation of the event.
- The renter should monitor the premises and ensure the physical setting is safe at all times.

The municipality should obtain proof of insurance coverage from both the event sponsor and independent bartender using your facility. The municipality should be added as an additional insured to the coverage provided.