

Reduce Your Risks When Putting on a Fireworks Display

Fireworks are an indispensable part of celebrations such as Independence Day and New Year's Eve. When your business or organization puts on a special event with fireworks, take precautions to reduce the risks and keep your employees and spectators injury-free.

Know the Risks and Be Prepared

Injuries and accidents often occur because people underestimate the dangers posed by fireworks and don't take proper safety precautions. In fact, a special study conducted by the Consumer Product Safety Commission found that more than half of fireworks-related injuries were the result of unexpected ignition of the device or consumers not using fireworks as intended. The bottom line is that all fireworks carry potential risks of burns, blindness and other injuries, but you can reduce the danger through proper planning and safety:

- Make sure the site is suitable for your display and check weather reports both before and on the day of the event.
- Contact your local authorities to keep them informed of your plans and give them plenty of advance notice.
- Arrange for the proper delivery, storage and use of your fireworks. Ensure that your staff is properly trained on all tasks.
- Plan ahead for proper crowd control. Post signs warning of potential hazards, keep spectators a safe distance from the firing area and make sure all

parking areas are located far away from the display area.

- Do not permit anybody other than the display operator and firing team into the firing zone and the safety zone around it. Keep spectators a safe distance away, preferably with barriers.
- Plan for what to do if things go wrong. Ensure you have enough fire extinguishers and buckets of sand

Take precautions to reduce the risks when you put on a special event with fireworks, keeping employees and spectators safe.

or water ready in the event that something lights on fire. Designate someone to be responsible for contacting emergency services.

Be sure that your business or organization complies with all applicable state and local laws. The laws regulate who can purchase and use fireworks, when they can be purchased, when they may be used and what the maximum noise levels may be. Under these regulations, the industry focus is not only on product safety but also on the reduction of accidents and injuries.

Insure Your Event

Regardless of whether you hire a professional fireworks

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display operator or release the fireworks yourself, you should first verify that your general liability policy will provide coverage for injuries or property damage caused by the fireworks. Other coverages to consider, depending on the nature of the event, are event cancellation insurance, weather insurance and special event insurance.

For more information about managing risks at your event, contact SCS Agency Inc today.

**RISK
INSIGHTS**