



MONTANA MUNICIPAL INTERLOCAL AUTHORITY
PO Box 6669
Helena MT 59604-6669

RISK MANAGEMENT BULLETIN

Please distribute to all appropriate personnel and post in a conspicuous place.

TO: All Member Cities/Towns

RM Bulletin #01-11

DATE: July 20, 2010

FROM: John M. Cummings, MBA, PHR

RE: Summer Special Events

With the summer weather, come summer “special” events. Popular places for these events are the parks of cities and towns, the local fire hall and other similar properties. The MMIA has been getting a lot of questions on Special Events Coverage and wanted to send out some clarification to our members.

MMIA suggests that, along with your established permitting process and requirements for a submitted request to hold a special event on city property, you also require the event to have liability coverage.

The group making the request to hold a special event on city or town property may choose to obtain the coverage anywhere they wish. The MMIA recommends limits of \$1 million for the event and that the city be named as additionally insured on the policy.

Typically the need to provide the liability coverage comes when the group wants **exclusive** use of your city property, or when they are engaging in activities that are outside the norm or present excessive or **uncovered** exposures.

Exclusive use might include events where the city park and fire hall are roped off for a specific group to hold a dance, wedding reception or fundraiser. **Uncovered** exposures are events that are not covered by the MMIA through your city’s or town’s liability program, including, but not limited to: air shows, circuses, rodeos, fireworks,



MONTANA MUNICIPAL INTERLOCAL AUTHORITY
PO Box 6669
Helena MT 59604-6669

RISK MANAGEMENT BULLETIN

Please distribute to all appropriate personnel and post in a conspicuous place.

animal racing, carnivals, motorized vehicle racing, water sports, boxing and martial arts competitions.

Events that are non-exclusive might include a church sponsored pickup softball game in your park where anyone who wishes to participate is allowed to join in – *the type of activities city parks were designed to host*. MMIA recommends that each event be looked at as a unique case.

As many of you know, there is a program that provides quick affordable special events coverage set up exclusively for cities and towns through the MMIA and the Independent Insurance Agents of Montana. A list of these agents can be found here: http://www.mmia.net/special_events.asp.

Finally, it is important to realize that special events coverage is there to protect both the city or town **and** the group hosting the event. If a wedding party is being held at the local fire hall, and a fire burns the building down, the group hosting the event could possibly be putting their personal assets at risk if they did not take out a special events policy. Though no one wants to think that these types of things happen, they occasionally do and the MMIA wants to help ensure your city and its citizens are both appropriately covered.

As always, if you have any questions regarding whether or not a special event may warrant this type of coverage, please do not hesitate to contact the MMIA directly.

You can always contact **John Cummings in the Risk Management Department:** 1-800-635-3009 / directly at 406-495-7004 / cell phone at 406-431-1171.

O:\Administration - MMIA\Risk Management Bulletins\ FY10-11\01-11 SpecialEventsBulletin.doc