

Risk A/T® Work

"An ounce of prevention is worth a pound of cure." Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T® Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T®** is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

If you would like to subscribe to **Risk A/T® Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com

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Special Event Planning: Keeping People and Property Safe

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Following the recent impact of a worldwide pandemic, people are eager to return to a more connected society and socialize, entertain, and gather. These events can take many forms including festivals, concerts, sporting events, or work functions. However, every gathering, regardless of size, presents its own unique set of risks that will now require additional planning and protocols.

The Three Pillars: People, Places and Things

When organizing an event, all planning should be in conjunction with and include the local emergency response teams and authorities. When developing an event safety plan, consider breaking the risks into three categories: People, Places, and Things. These are basic pillars in which you can begin to conduct an analysis to identify different risk factors that may apply to your venue and event type.

Below is a sample list of considerations that could be made during the planning process.

People:

Security
Crowd Management
High Profile Guests
Communication
First-Aid
Coordination with Authorities
Vendors

Places:

Traffic Flow
Parking Arrangements
Life Safety Considerations
Venue
Need for Temporary Structures
Restrooms
Trash Considerations

Things:

Weather
Food/Beverage
Risk Transfer/COI's
Emergency Response
Bounce Houses/Entertainment
Waiver of Liability
Incident Reporting

For example, within the People category, it is important to know who will be attending as high-profile guests present a unique challenge. In order to adequately plan for this scenario, once it is determined that a VIP is attending the event, confirm in what capacity (speaker, performer, etc.) and whether the VIP will have their own security detail or if additional security is needed. It is important to establish communications and share the existing event emergency plan with the guest's security detail to assure a safe experience not only the VIP, but all attending the event. In some cases, the high-profile guest may not be known until the last minute. Be prepared and expect the unexpected.

The potential for inclement weather is another issue to be considered and planned for. Is someone monitoring the weather and providing regular updates? In case of inclement weather, how will you handle an outdoor event? Can you move the event inside? If not, do you have the appropriate tenting or covered outdoor facilities to host the event? Unfortunately, injuries due to tents and bounce houses becoming unsecured during high winds happen all too frequently. You can prevent personal injury and property damage if a well-timed and thoughtful plan is put in place.



Remember to understand the risks, plan for the possibilities, communicate with your team, and monitor the event for any risks that may arise.

The Planning Process – Limiting Uncertainty

Make a written special event plan and communicate that plan through training of all key personnel. The plan should provide guidance and information to employees and any volunteers about the steps to follow in case of an emergency at the event. It outlines roles in an emergency, and it also conveys appropriate response measures to be taken. While the plan commits, in writing, a basic guide to be followed during specific emergencies, it should not be interpreted as the sole solution to all emergencies. Whereas all conceivable emergencies are not detailed in the document, the responses are typically appropriate for more types of emergencies than those listed. Flexibility and rationality are keys to successfully managing any emergency. In all cases the plan should stress human safety above material loss.

A formalized special event plan that includes an integrated team approach, assigned tasks and a comprehensive communication plan will go a long way in limiting the uncertainty that any event can bring.

Planning for an event can be difficult; planning for potential risks and hazards associated with that can be even more difficult. Remember to understand the risks, plan for the possibilities, communicate with your team, and monitor the event for any risks that may arise.

Please reach out to your Sompo International Risk Control Specialist or contact us at 1 877 667 5733 or RiskControlQuestions@sompo-intl.com for more information on implementing a formal event safety plan into your organization.