



The Heart of Partnership

SPECIALTY HUMAN SERVICES DIVISION

preventing Losses

Techniques for Non-Profit Organizations and Social Service Agencies

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Our Mission

- To understand, respond to and anticipate the coverage service needs of our non-profit customers, allowing them to protect their assets and control their long-term insurance expenses
- To provide an unparalleled level of service to each of our non-profit customers, enabling them to fulfill their primary mission within the community
- To deliver the highest possible level of products, services and compensation to our producer partners, assisting them in achieving their long-term financial objectives



Insurance Program for Non-Profit Organizations and Social Service Agencies

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A Proactive Approach To Preventing Losses

Congratulations! You have just started off on the path to effective loss prevention.

By developing your awareness of loss prevention concerns and techniques, you will be better able to plan and implement a complete program. Waiting until something goes wrong is not the best approach. You want to start working on preventing accidents now ñ before they happen. And we're here to help . . .

**Accidents don't just happen-
they are caused . . . Which means they can be prevented.**

The information provided here offers a starting point for developing a thorough, loss prevention program by addressing the causes of loss before a loss occurs.

The checklists of this brochure will give you a head start on discovering your facility's strengths and weaknesses in six general areas. Together, these tools will assist you in evaluating your current status and planning for a loss-free future. Remember:

Awareness			
+		-	Effective Loss Prevention
Planning	}	-	Cost Savings
+		-	Peace of Mind
Action			

If you would like additional assistance in controlling your losses, we invite you to take advantage of the wide range of services provided by Great American's Loss Prevention department.

Invest in loss prevention, before you find yourself investing in loss recovery.

On all following pages, check the box for items that are true for your facility

Fire Safety

- We have a detailed fire prevention program.
- Fire extinguishers are installed as outlined by National Fire Protection Association (NFPA) guidelines.
- A contractor services our extinguishers annually.
- We have heat and smoke detectors throughout the facilities.
- Our detector units are the preferred hard wire systems, not battery-operated or . . .
- Any battery-powered units receive annual battery changes.
- Detector units are inspected monthly.
- Our automatic fire alarm system is monitored by a central station alarm company.
- We prohibit smoking in the building(s) or limit it to restricted, defined areas that have proper receptacle.
- Heating and air conditioning systems are backed by a preventative maintenance program and are inspected on an annual basis.
- We test our automatic fire sprinkler system on a quarterly basis and have it inspected by a qualified contractor on an annual basis.
- Records of maintenance on fire protection equipment are retained for 5 years.
- We store combustible materials away from furnaces, water heaters, stoves and other heat-producing appliances.
- Dryer vents and lint traps on laundry equipment are cleaned on a daily basis and inspected monthly by staff.
- The fire department has visited the premises and is familiar with all hazards.
- We have developed and practiced a written disaster plan.
- In case of electrical interruptions, we have a back-up generator that automatically starts-up within 10 seconds of the disruption.

We maintain proper storage of:

- Oxygen cylinders.
- Laboratory chemicals.

For forklift trucks:

- We properly store fuels.
- Battery charging areas are well ventilated.

For vocational schools:

- We have an adequate supply of multi-purpose fire extinguishers.
- Each month, we perform a supervised fire drill.
- We have no problem with vandalism or malicious mischief.
- Paint and other combustible substances are stored away from heat sources.
- Pilot lights are provided on all gas/electrical appliances.
- Flammable and combustible liquids are kept in a
About flammable substances (paints, varnishes, solvents):
- A closing time inspection is performed by management prior to lock-up.

For camps:

- We have a detailed fire prevention program in place.
- We distribute fire safety rules and regulations to all guests.
- Our fireplaces have spark screens.
- Ashes from fire fireplaces and campfires are collected and placed in metal containers with tight-fitting lids.

Camp fires:

- Are properly supervised
- Permitted only in designated areas

Fire safety:

- Fire extinguishers are easily accessible.
- Flammable and combustible liquids are stored in cabinets specifically designed to house them.
- Enclosed storage areas for flammable and combustible liquids have proper ventilation.
- Compressed gas cylinders are stored away from all heat sources.
- Lamps, lanterns, stoves and all other equipment are refueled in a designated area that is properly equipped for fire fighting.
- We store pool supplies and cleaning chemicals in a segregated, well-ventilated, dry area.

About flammable substances (paints, varnishes solvents):

- They are stored in well ventilated areas.
- Flammable cleaning solvents are discouraged.
- We maintain at least an 18-inch clearance between stock and sprinkler heads.
- We have a backup power source for power interruptions.
- The building does not have combustible insulation.
- We have an adequate supply of multi-purpose fire extinguishers.
- Aisle ways are well maintained and free of stock.
- We are in compliance with safe floor load capacities.
- We have posted "*No Smoking*" signs in appropriate areas.

Kitchen & Housekeeping

- Because we use a grill, broiler or deep fat fryer, an automatic extinguishing system is in place.
- A qualified contractor services our kitchen's automatic extinguishing system on a semi-annual basis.
- We keep a 20 BC Rated fire extinguisher in the kitchen area.
- Commercial* cooking equipment uses a separate hood and duct system.
- We have a cleaning schedule for keeping the hood and duct system clean.
- The hood and duct system has at least an 18i clearance to wood building members.
- We maintain good housekeeping practices throughout the premises; there are no accumulations of combustible trash or debris.
- Any residents who are permitted to use cooking equipment receive proper training.
- We document this training.
- On a regular basis, a qualified individual cleans the hood and duct system over our cooking equipment.
- The cooking equipment is connected to an automatic fuel shut-off device.
- Stairwells are enclosed and free of storage.
- We maintain good housekeeping in our basement and attic.
- We store rubbish outdoors in self-closing metal containers.
- Metal containers with tight-fitting lids are provided for trash disposal.
- We promptly clean up spills of paints, varnishes, or other solvents.
- Trash is removed from the premises on a frequent basis.
- We immediately clean up spills.

- Outside metal dumpsters have lids.
- Metal containers with tight-fitting lids are provided for rags that have been used with flammable or combustible liquids.
- These containers are removed daily.
- Shop areas are cleaned at the end of each day.
- Spills of flammable or combustible liquids are cleaned up promptly and safely.
- We properly dispose of used syringes in appropriate receptacles.
- Doors to linen shoots and trash shoots are in good condition.
- Stained or soiled uniforms are kept in metal containers with tight-fitting lids.

Outside trash dumpsters:

- Are at least 30 feet from the building.
- Have their lids in a closed position at all times.
- Wastebaskets are emptied daily.
- Stock rooms are kept neat and well arranged.

Premises, Grounds & Parking

Swimming pools, ponds, lakes:

- Swimming pools are closely supervised and where possible. American Red Cross lifeguards made available.
- Self-closing and locking gates have been installed to prevent individuals from entering the area when unsupervised.
- There is easy access to and availability of life saving equipment.
- Pool rules are posted in a visible area.
- All electrical equipment in the pool area is designed for pool use and is maintained in good working condition.
- Markers indicate the depths of ponds and lakes.
- State personnel regularly analyze swimming water for bacteria.
- Swimming pool depth markers are easily visible.
- Our swimming pool has no slides or diving boards.

Grounds and parking:

- Plants and shrubs on school grounds are non-poisonous.
- Surfaces under playground equipment are of energy-absorbing material.
- State authorities regularly inspect our grandstands and bleachers.
- Security is available for all school functions.

Playgrounds:

- We inspect playground equipment on a daily basis to assure that it is kept in good working condition.
- We promptly replace sharp edges, damaged chains and rusted areas.

Grounds and parking:

- We have a program for handling snow and ice removal.
- All visitors must be personally attended.
- Shipping and receiving areas are segregated from the public areas.
- There are no unoccupied buildings in close proximity.
- All reception areas are well maintained.
- Police patrol the area on a frequent basis.
- Wet areas have non-skid mats.

Schools:

- Fairs, carnivals, bazaars, and other such functions are run under the school's control.
- Our program for dealing with loaning school facilities to outside organizations includes obtaining Certificate of Insurance.
- Double cylinder deadbolt locks are installed on all exterior doors.
- Windows have secure locking systems.
- Doorways are well illuminated.
- Windows and doors are clear of all shrubbery, trees or bushes, which could obstruct vision or conceal a perpetrator.
- Roof openings such as skylights and vents are secured.
- Access to roof is limited: no ladders, etc. stored outside.
- Indoor lights are kept on when business is closed so intruders can be seen from the street.
- Padlock bar extension locks are installed on overhead garage type doors.
- Exterior doors are solid wood, or if hollow core, are protected with a metal covering to add strength/integrity to the door.

- Glass doors are protected with metal grilles or burglar-resistant shatterproof glass.
- Arrangements have been made with police to make periodic security checks of the premises during non-business hours.
- We have a burglar alarm that:
 - We regularly maintain.
 - Covers all exterior openings.
 - Covers the interior premises with motion or sound detectors.
- We have contracted with a private security company to provide security for our premises.

Grounds and parking for vocational schools:

- Shops and vocational classrooms are kept locked until the start of class.
- Areas used for shop work have been specifically designed for that use.
- Spray booths are constructed of non-combustible material.
- Any equipment used in a vocational schooling program is properly guarded.
- Use of recreational equipment is supervised.
- The surface material under playground equipment is of soft material (pine bark, mulch, wood chips, rubber mats).
- We cut or remove outdoor grasses and weeds within 30 feet of the structure(s) to prevent fire spread.
- All sidewalks and walkways are kept in a good state of repair and are adequately lighted at night
- We cut back vegetation and weeds from walkways to provide clearance and eliminate hiding places for potential vandals.
- We keep parking areas in a good state of repair, lighted at night and marked for proper parking.

Electrical Safety:

- The use of temporary, electrical extension cords is held to a minimum.
- Alteration and installation of electrical wiring and fixtures is performed only by a qualified electrician.
- We protect outlets in all areas around moisture and water with Ground Fault Circuit interrupters (GFCI) to prevent electrical shock hazard.
- We have a qualified contractor come in on a regular basis to inspect the electrical system for overloading conditions, normal wear and tear and any possible shorts.
- We have trained employees in the lock-out/tag-out program
- We have implemented programs for the inspection and maintenance of electrical systems, refrigeration equipment, pipelines and valves.
- Provisions are in place for prompt correction of any ammonia leaks.
- We do not permit use of space heaters.
- We do not permit use of kerosene heaters.
- Cover plates are maintained on all electrical outlets.
- We have established a program for maintenance of electrical wiring and equipment.
- Electrical equipment is properly grounded and protected against wet or damp conditions.
- Saunas are UL listed.

Electrical safety for vocational schools:

- If flammable or combustible vapors are present (spray booths) the electrical system is designed for this atmosphere
- We have a lock-out/tag-out program for electrical equipment.
- Power shut-off switches are provided within reach of all machinery.
- We have red, emergency stop buttons provided at all machinery.

- Electrical devices or appliances are properly grounded and are UL listed.
- Electrical motors, fans, heaters, and other appliances are kept free from lint and grease accumulations.
- We have a preventative maintenance program for all electrical equipment.

Life Safety

Our implemented emergency evacuation plan includes:

- Monthly Drills
- Plans posted in visible areas
- Training of all new employees and clients
- Exit signs clearly identify exits.
- Emergency lighting units have been installed to illuminate means of exit in the event of a power failure.
- We maintain exits and exit ways in safe, usable condition and free of obstructions.
- Exit doors open outward and are equipped with panic hardware.
- We keep our floors well maintained and clean at all time to prevent slips, trips and falls.
- We apply non-slip finishes to our floors.
- All steps are kept in good repair, have adequate lighting, are kept free of obstruction and include suitable, sturdy hand rails.
- Watchman service or other security measures are used in off-hours.
- The Fire Department is aware of special hazards.
- Qualified personnel regularly inspect ammonia systems.
- Displays are not placed near exits.
- Stock shelving is limited to six-foot storage.
- Donated electrical appliances are repaired by qualified individuals.
- Bills of Sale contain *Hold Harmless* wording which legal counsel has approved.
- We have procedures for handling the removal of snow and ice.
- We are in compliance with federal, state and local licensing requirements.

- We have access to prompt medical assistance and hospitals.
- The trainers of staff and volunteers are accountable to management.
- Plans have been developed and practiced for weather-related emergencies.

For youth organizations:

- Staff members have been instructed in emergency medical procedures.
- For specialized activities such as gymnastics, weight lifting and swimming, we have staff members who are properly experienced and trained.
- We have prompt access to medical assistance and hospitals.
- Children are effectively kept out of the playground when it is closed.
- Safety and inspection procedures are maintained and documented for all playground equipment.
- Before a field trip, permission slips are obtained from each child's parent or guardian.
- On a frequent basis, state authorities inspect the bleachers.
- Medications are stored in locked cabinets.
- Secondary exits are easily reached and clearly marked.
- Toys and juvenile furniture are in good condition.
- Floors, floor coverings, stairs, treads, and hand rails are in good condition.
- We use signs to indicate wet or freshly waxed floors.
- We screen and properly train volunteers.
- We have a program that outlines where visitors may go and the procedures for checking them in/out.
- Areas off limit to patients are clearly marked and controlled.

For youth organizations:

- Staff is familiar with routes to medical facilities.
- “Keep Out” or “No Trespassing” signs identify hazardous areas.
- Campers are instructed to stay out of posted areas.
- We require that hiking, swimming, and boating activities be done on a “buddy system” basis.
- Firearms are permitted only on the shooting range.

For vocational schools:

- Workers/students are tested in proficiency prior to operating equipment.
- Workers/students are supervised during use of machines.
- Equipment and machinery are properly anchored to prevent tipping.
- Saws and presses have proper guarding.
- Hearing protection is provided in noisy areas.
- Proper eye protection is provided and worn in areas where there is danger of flying particles or corrosive materials.

Life safety for aisle ways:

- Are free of debris.
- Are well lit.
- Are grooved or textured to prevent slips or skidding.
- Are maintained at adequate widths.

Fleet Safety:

- Owned vehicles are well-maintained and serviced regularly
- When not in use, vehicles are locked and parked in fenced areas that have adequate lighting and staff monitoring.
- Keys are kept in a safe location.
- We have *implemented* a Fleet Safety Program that includes:
 - 1. A statement from senior management
 - 2. Rules on personal use of company vehicles
 - 3. Accident review board
 - 4. Driver training
 - 5. Established criteria for acceptable driving record
- We review each driver's Motor Vehicles Record (MVR) on an annual basis.
- Special care is taken when loading and unloading passengers.
- We enforce the policy that each passenger must have and use his or her individual seat belt.
- Employees who use their own vehicles for company use have insurance limits that equal our.
- We maintain copies of their auto policies to support this statement.
- We maintain files that include a copy of *each* driver's:
 - 1. License or driver's license number
 - 2. Current Medical Card (if applicable)
 - 3. Additional Information - application, notes from reference checks, MVR reports
 - 4. Accident investigation reports and findings

- We maintain files for *each* vehicle that include:
 - 1.Copy of Registration
 - 2.Maintenance schedule
 - 3.Copy of certificates of insurance
 - 4.Special Use Permits
 - 5.Daily vehicle drive inspection forms
- We have a written company policy that:
 - Requires vehicles be locked when they are unattended.
 - Explains our policy about storage of vehicles at employees'/officers' homes.
- We park the vehicles in an area that is:
 - Well lit.
 - Fenced.
- Our parking lot areas are patrolled by public or private security during non-business hours.
- We have equipped each vehicle with:
 - Independent, mechanical, anti-theft steering locking devices.
 - Security alarm systems.
 - Tapered-style door lock buttons (that make "coat hanger" entry more difficult).
- Vehicles are equipped with emergency equipment, including:
 - A fire extinguisher
 - Spare fuses

- First aid kit
- Set of reflective triangles
- Instructions and forms for accident reporting purposes
- We have implemented a driver drug-testing program that has been reviewed by legal counsel and is in accordance with DOT requirements.
- We have implemented a safety belt policy that affects all occupants of company vehicles.
- All vehicle operators are qualified for their assignments and their vehicles.
- Management checks each driver's Motor Vehicle Report (MVR) against the facility's standards for acceptable driving performance.

Schools/Daycare

Fleet safety for each vehicle:

- Has a first aid kit.
- Has a fire extinguisher.
- Is equipped with radio or cellular communication equipment.

All buses and vans:

- Have been inspected within the past year by appropriate state agencies.
- Are equipped with outside mirrors that permit viewing of blind spots in front and on both sides of the vehicles.

Our driver selection program:

- Places emphasis on the proper handling of children.
- Verifies that van and bus drivers have appropriate driver licenses.
- Includes a drug-testing program that has been reviewed by legal counsel and is in accordance with Department of Transportation requirements.

- An adult stationed outside the vehicle supervises all loading/unloading of student passengers.
- All drivers are familiar with routes and rural road conditions.
- A program is in place to deal with teacher, parent, or student vehicles used for school activities.

Food Distribution Centers

Fleet safety for all vehicles:

- We have a regular inspection program.
- We enforce a preventative maintenance program.
- Refrigeration equipment (if present) is regularly inspected and maintained.

Driver selection:

- Is made in accordance and compliance with Department of Transportation (DOT) requirements.
- Includes a driver drug-testing program that has been reviewed by legal counsel and is in accordance with DOT requirements.

Fleet safety for schools, youth organizations:

- Vehicles used to transport worker/students have been inspected and approved by state agencies.
- The school bus transportation system is under the school's fleet safety program.
- We have implemented a driver drug-testing program that has been reviewed by legal counsel and is in accordance with DOT requirements.

Outpatient Clinic/Counseling Services

Fleet Safety - About drivers:

- We have implemented a driver drug-testing program that has been reviewed by legal counsel and is in accordance with Department of Transportation requirements.

- We have implemented a formal driver-training program.
- We have implemented a program, which deals with the use of personal autos for company business.
- For dealing with contracted services, we have a program in place, which includes obtaining Certificates of Insurance.

Recreational Programs Youth/Adults

Fleet safety:

- All buses and vans have been inspected within the past year by appropriate state agencies.
- We have implemented a driver drug-testing program that has been reviewed by legal counsel and is in accordance with Department of Transportation requirements.
- All drivers are familiar with routes and rural road conditions.

When volunteers' vehicles are used:

- Vehicles are adequately insured.
- We obtain certificates of insurance.

Fleet safety:

- Rules have been developed regarding horseplay, fighting and loud music on buses.
- All buses and vans have been inspected within the past year by the appropriate state agency.

Each vehicle:

- Has radio or cellular communication capabilities.
- Contains a first aid kit and fire extinguisher.
- All trailers are under a vehicle inspection and maintenance program.
- We use trailers only for the purposes for which they were designed.
- All drivers are familiar with routes and rural road conditions.

- ❑ We have implemented a driver drug-testing program that has been reviewed by legal counsel and is in accordance with DOT requirements.
- ❑ All drivers pulling a trailer have received proper training for this task.

NON-OWNED AUTO LIABILITY

Not-For-Profit organizations create potentially troublesome liability exposure when employees and others ñ commonly volunteers ñ operate privately owned vehicles as part of their agency responsibilities.

In the event of an accident, the owner of the vehicle is normally responsible if the vehicle operator is at fault. The owner's auto policy should respond and protect the owner, operator and social service agency. However, the Not-For-Profit organization may be exposed if:

The accident results in serious injury or death;

The vehicle owner has insurance but with minimal limits of liability:
or

The vehicle owner has no auto insurance.

Not-For-Profit organization can take steps to minimize the non-owned auto risk by:

- Including non-owned auto liability coverage as part of the agency's insurance program (consult your Great American(Agent of Broker).
- Screening employees and volunteers who are likely to operate non-owned autos on agency business to ensure they are safe, cautious drivers.
- Evaluating the operator's accident history and driving record to ensure there are a minimal number of non-serious auto accidents, or moving violations.
- Requiring operators/owners of non-owned autos maintain primary auto insurance at minimum liability limits of \$100,000/\$300,000 Bodily Injury and \$50,000 Property Damage of \$300,000 Combined Single Limit; verify via a Certificate of Insurance, or copy of policy declarations page.
- Maintaining copies of an operator's driver's license, along with the above information, in a driver file.
- Consulting your Great American(Agent, Broker of Loss Prevention Specialist for specific training programs and information to promote safe driving techniques.

- ❑ Clearly state the basis (when/where) on which employees and volunteers may operate their autos on agency business.
- ❑ Implementing the above recommendations will foster safe driving habits, ensure the agency is utilizing responsible vehicle operators and serve to protect the Not-For-Profit organization from threatening liability obligations.

Security/ Honesty Issues

Money/ Securities

- We keep all monies in a locked safe until they can be deposited.
- We make bank deposits frequently (daily) to ensure that only the appropriate “petty cash” amount is kept on the premises overnight.
- Bank messengers are accompanied by at least two employees or the local police.
- We stamp all checks "for deposit only" as soon as we receive them.
- We have safes, all of which:
 - Are U.L. approved.
 - Have at least a two-hour fire rating.
 - Are U.L. certified burglar resistant.
 - Are located in a well-lit area.
- When we count money or prepare it for deposit, we do so behind locked doors.

Employees (Fidelity)

- An audit of our operations is conducted:
 - At least once a year.
 - By someone outside our organization.
 - The audit report is given to the company
 - Officers’ and Board of Directors”.
- Someone who cannot deposit or withdraw funds reconciles our bank accounts.
- At least two people are required to sign all checks.
- We require all officers/financial employees to take an annual vacation of at least five consecutive business days.

For each employee we:

- Obtain police record checks.
- Obtain background checks.

Computers/Laptops/Portable Phones

- Serial numbers are recorded on *all* stationary and mobile equipment.
- Specific I.D. information (SS#/phone number, etc.) is engraved some where on the equipment.
- Laptop computers are not left in vehicles.
- Multiple users of portable Laptops/Phones must formally sign in and out the equipment.
- Laptops are kept in a secure area when not in use.
- Telephone records are checked to ensure portable phone numbers are only used by agency personnel.

Premises

- Double cylinder deadbolt locks are installed on all exterior doors.
- Windows have secure locking systems.
- Doorways are well illuminated.
- Windows and doors are clear of all shrubbery, trees or bushes, which could obstruct vision or conceal a perpetrator.
- Roof openings such as skylights and vents are secured.
- Access to roof is limited: no ladders, etc. stored outside.
- Indoor lights are kept on when business is closed so intruders can be seen from the street.
- Padlock bar extension locks are installed on overhead garage type doors.

- Exterior doors are solid wood, or if hollow core, are protected with a metal covering to add strength/integrity to the door.
- Glass doors are protected with metal grilles of burglar-resistant shatterproof glass.
- Arrangements have been made with police to make periodic security checks of the premises during non-business hours.
- We have a burglar alarm that:
 - We regularly maintain.
 - Covers all exterior openings.
 - Covers the interior premises with motion or sound detectors.
- We have contracted with a private security company to provide security for our premises.

Privacy/ Respect Issues

Screening & Training:

We have a formal employee/volunteer-screening program that includes:

- Verification of educational background and degree.
- Checking at least three past references.
- Obtaining a police records check which includes fingerprinting and verification on state and national levels.
- Taking a photo I.D.
- Interviews by at least three individuals.
- Maintaining employee personnel files that document all screening records.
- We keep a checklist for each employee that documents all training.
- New staff members receive guided supervision during the first three months on the job.
- Employee orientation includes review of the organization's policy on abuse/molestation incidents.
- Potential employees sign a release form, which indicates there will be extensive screening through background, educational and criminal sources specifically geared toward controlling the problem of abuse and molestation.
- In-service training is provided for all staff members and includes information about abuse/molestation, its indications and effects.
- All staff members receive regular written performance appraisals.

Policies & Observations:

- Staff may not invite clients/children to their homes or have other contact with them outside the program.
- If a client is injured and requires first aid, he/she will be examined by at least two adults.
- Adults and children have separate sleeping quarters.

- At least two staff members are assigned supervisory responsibility over a child/client.
- Children/clients are only released to their legal guardian or someone designated in writing by the guardian.
- Children/clients may not be touched on areas of their bodies that would be covered by swimming suits.
- Staff may not use physical punishment, verbally abusive comments or denial of the necessities of care in dealing with a child/client.
- Staff who work with very young children are identified by a badge or uniform that the children can readily recognize.
- Staff must immediately report any signs of injury or possible child abuse to the program administrator.
- Supervisors make frequent and unannounced visits to observe staff as they work with clients, including (for 24-hour programs) late night visits and shower times.
- Administrators interview clients periodically to hear about their experiences in the program.

SPECIAL EVENTS

Location:

- The facility is adequate for the type of event.
- The facility is adequate for the size of crowd expected.
- Facilities meet American Disabilities Act (“ADA”) requirements for access (e.g., ramps, elevators and toilet facilities.)
- Parking lot is adequately lit and maintained.
- Only permanently installed seating is used.
- You have pre-inspected stairs, steps, ramps, entrances and exits for potential trip/fall/slip hazards.

Security:

- Security personnel are trained to handle crowd control and other emergency situations.
- Parking Facilities are patrolled by security.
- Local Police/Fire Department is notified of the event.
- Trained medical personnel are on site.
- Your property and the property of others are secured/guarded after event hours.

Staffing:

- Event staffing schedules have been prepared.
- Individual responsibilities have been reviewed and assigned.
- Staff is trained in handling emergency procedures.
- Staff is instructed in accident reporting/handling.
- Staff has received Accident Reporting Forms for collection of important data surrounding an accident. (i.e., witness names, addresses, phone numbers)

Record Keeping:

- All records are maintained for an indefinite period of time.
- Copies of contracts are kept by legal counsel.

Insurance:

Certificates of Insurance are obtained on the following subcontractors:

- Security Personnel
- Food Service Vendors
- Alcoholic Beverage Vendors
- Entertainment
- Co Sponsors
- Facilities setup personnel (stages, booths, electrical, etc.)
- Valet Parking
- Minimum limits of \$1,000,000 CSL are required of all subcontractors listed above.
- All contracts are reviewed by legal counsel.
- Your insurance agent has been notified of the event and coverage verified.

Food/Alcohol Service:

- Event location has proper food preparation/ storage facilities.
- Bartenders are trained in proper distribution/ consumption control of alcohol.
- All food/alcohol distribution licenses have been obtained.

Automobile:

- Volunteers are required to present evidence of insurance if using their personal autos for event business.

- ❑ Independent contractors transporting the public are required to present evidence of insurance.

