

MIABC Risk Management Guide

For Local Government Community Events



Who We Are

The MIABC is a non-profit reciprocal exchange that insures over 90% of BC's local governments.

Our **mission** is to provide dependable support that helps keep communities vibrant and alive, through stable liability and property insurance, outreach programs and expert advice.

Our **guiding principles** reflect how our organization, staff and members work to deliver the promise of our mission and the potential of our vision:

- Membership has both benefits and responsibilities.
- We serve every member equally and uniquely.
- Our principles precede profit.
- From partnership, comes power.

Our **vision** is a province in which communities not only have the means to grow, but also the freedom to thrive, enriching the lives of British Columbians in the process.





TABLE OF CONTENTS

1. INTRODUCTION	PURPOSE OF THIS DOCUMENT	02
	BENEFITS AND RISKS OF COMMUNITY EVENTS	02
	THE IMPORTANCE OF COLLABORATION AND INCLUSIVE DECISION-MAKING	02
2. THE ROLE OF POLICY IN MANAGING EVENT RISK	OVERVIEW	03
	BENEFITS OF WRITTEN POLICIES	03
3. CHOOSING A RISK MANAGEMENT FRAMEWORK	OVERVIEW OF RISK MANAGEMENT APPROACHES	04
	SWOT ANALYSIS VS. SIX-STEP PROCESS	04
	SIX-STEP RISK MANAGEMENT PROCESS	04
4. SIX-STEP RISK MANAGEMENT PROCESS	STEP 1: IDENTIFY RISKS AND OPPORTUNITIES	05
	STEP 2: ASSESSING (AND PRIORITIZING) RISKS AND OPPORTUNITIES	06
	STEP 3: TREATMENT OPTIONS	08
	STEP 4: SELECT A TREATMENT PLAN	12
	STEP 5: IMPLEMENT CONTROLS	13
	STEP 6: MONITOR (AND REVIEW)	14
5. ROLES AND RESPONSABILITIES	CLARITY SUPPORTS SUCCESS	15
6. DOCUMENTATION	A STRATEGIC RISK MANAGEMENT TOOL	17
7. RISK MANAGEMENT FOR THIRD-PARTY HOSTED EVENTS	RISK ASSESSMENT AND COLLABORATION	19
	SITE-SPECIFIC RISK CONSIDERATIONS	19
	ACTIVITY-SPECIFIC RISK MANAGEMENT	19
	VENDOR AND PARTICIPANT OVERSIGHT	20
	EVENT EVALUATION	20
	RISK TRANSFER AND INSURANCE REQUIREMENTS FOR THIRD-PARTY EVENT ORGANIZERS	21
	MONITOR AND REVIEW: REQUIREMENTS FOR THIRD-PARTY COMMUNITY EVENT ORGANIZERS	22
8. RISK MANAGEMENT CHECKLIST	CHECKLIST FOR LOCAL GOVERNMENT HOSTED EVENTS	24
	CHECKLIST FOR THIRD-PARTY HOSTED EVENTS	25

1. Introduction

Planning and delivering community events in the public sector require a structured risk management approach. This promotes public safety, protects the local government's reputation, minimizes financial and legal exposure, and supports regulatory compliance. A proactive strategy helps anticipate and resolve issues early, resulting in smoother operations and more successful events.

1.1 Purpose of This Document

This document outlines a practical risk management framework for local governments involved in planning, approving, or overseeing community events on public property. It provides clear steps for identifying, assessing, treating, and monitoring risks associated with event activities, site conditions, environmental factors, and public safety.

1.2 Benefits and Risks of Community Events

Community events strengthen civic pride, promote inclusion, support local economies, and foster social connection. They create valuable opportunities to:

- Support local businesses and artisans
- Attract tourism and generate revenue
- Promote community programs and initiatives
- Engage residents across diverse age groups and backgrounds
- Encourage volunteerism and civic participation

However, risks such as crowd safety, severe weather, accessibility barriers, and vendor non-compliance must be managed. A balanced approach maximizes benefits while minimizing potential downsides.

1.3 The Importance of Collaboration and Inclusive Decision-Making

Effective risk management relies on collaboration. Local governments should consider forming a multidisciplinary Event Risk Management Steering Committee with representatives from:

- Event coordination or recreation teams
- Public works and parks departments
- Risk management or legal services
- Emergency services (fire, police, ambulance)
- Public health and accessibility advisors
- Community representatives or event organizers

Early involvement of key stakeholders fosters transparency, trust, and stronger outcomes.



2. The Role of Policy in Managing Event Risk

2.1 Overview

Local Governments are protected from liability for core policy decisions made in good faith. To qualify as a defensible policy, decisions should be made by senior leadership, involve meaningful consultation, and be well-documented. Policies must be followed and documented. Without records, even well-executed plans may not be defensible if a claim arises.

2.2 Benefits of Written Policies

Well-drafted written policies do more than support a legal defence, they are essential tools for good governance and risk management. They help local governments:

- **Demonstrate Reasonableness:** A clear, written policy shows that services are delivered in a reasonable, coordinated way, even if not perfectly executed.
- **Clarify Service Standards:** Policies help the public understand what to expect (e.g. timelines or service levels for snow clearing, sewer flushing, or event management).
- **Unify Staff Approach:** A shared written standard ensures staff consistently apply procedures, reducing confusion and variability in service delivery.
- **Support Negligence Defence:** Written policies are valuable evidence when defending against negligence claims, showing that the local government met the expected standard of care.

If a local government doesn't have a written policy for planning and hosting community events, it should consider creating one to help manage risk and establish a clear, defensible standard of care.

Find out more about the policy defence [here](#).



3. Choosing a Risk Management Framework

3.1 Overview of Risk Management Approaches

Each local government will have their own approach to risk management. These variations reflect a combination of factors including:

- The organization's risk tolerance
- Its experience in hosting events
- The scale and nature of the event
- The community's expectations and context
- The assessment of potential risks and opportunities

No matter the size or type of event, applying a structured, yet flexible, risk management approach helps ensure events are safe, inclusive, and well-managed.

3.2 SWOT Analysis vs. Six-Step Process

In this guide, we recommend a six-step risk management process. However, you may consider the simpler SWOT Analysis for smaller low risk events, such as a weekly book club meeting at the library, storytime for kids at the community center, or a gardening workshop at the community garden.

A SWOT analysis is a practical tool that helps event planners understand the internal and external factors that may influence the success of their event. It stands for:

- **S**trengths – What internal factors or resources support event success?
- **W**eaknesses – What internal limitations could create problems?
- **O**pportunities – What external factors could be leveraged for a better outcome?
- **T**hreats – What external risks or uncertainties could negatively impact the event?

This approach is particularly helpful for:

- Smaller or recurring events
- Early-stage planning conversations
- A simple evaluation of the event before proceeding

3.3 Six-Step Risk Management Process

For the purposes of this guide, we recommend a six-step risk management process. This six-step process offers a clear, repeatable framework for managing risk and improving event outcomes.

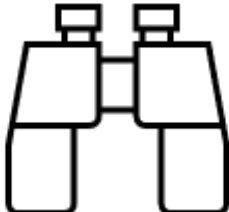
Scalability Tip

- For **small events**, these steps can be grouped together and simplified.
- For **larger events**, treat each step in detail, possibly with checklists and team assignments.
- Regardless of size, ensure clear documentation and defined responsibilities at each stage.



4. Six-Step Risk Management Process

4.1 Step 1: Identify Risks and Opportunities

	STEP 1
	IDENTIFY RISKS AND OPPORTUNITIES

Event Risk and Opportunity Assessment

To effectively assess event risks, consult relevant authorities such as the Police, Fire Department, Health Authority, Emergency Health Services, and other regulatory bodies. Their expertise ensures comprehensive identification and mitigation of risks.

Site and Activity Specific Risk Factors

- **Slip/Trip Hazards:** Evaluate risks from uneven ground, cables, and coverings.
- **Lighting & Signage:** Ensure visibility and safe navigation.
- **Weather Risks:** Plan for heat, wind, rain, smoke, including modification/cancellation criteria.
- **Proximity Hazards:** Identify and assess risks from nearby roads, water, and slopes.
- **Pedestrian Access:** Create a plan for safe, accessible routes for all users.
- **Vehicle/Emergency Access:** Consider a plan for controlled access and potential need for [Hostile Vehicle Mitigation](#) (HVM).
- **Traffic Management:** Draft a plan to address road closures, permits, and coordination.
- **Sanitation:** Ensure public washrooms and accessible portable units are available and properly maintained.
- **Fencing:** Determine the purpose, location, and perimeter control requests for fencing.
- **Emergency Planning:** Plan for evacuation, first aid, lost persons, and emergency contacts.
- **Structures:** Confirm if tents, stages, or bleachers need permits. Use flame-retardant materials and safe anchoring. Assess heater use.
- **Electrical Needs:** Determine need for electrical permits for generators or power connections.
- **Waste Management:** Plan for waste collection and removal during and after the event.
- **Security:** Evaluate the need for security staff, especially for liquor service, overnight equipment, or ticketed access.
- **Entertainment:** Evaluate risks from stages, fireworks, aerial acts, or other complex elements.




- **Community Impact:** Minimize disruption to nearby residents. Notify them in advance and provide a contact for concerns. Comply with local noise bylaws for event setup, duration, and takedown.
- **Interactive Activities:** Ensure proper anchoring and supervision of inflatables, rides, or sports. Verify Technical Safety BC compliance and need for lifeguards/first aid.
- **Gaming:** Secure permits for raffles or gambling activities.
- **Water-Based Activities:** Coordinate with the Port Authority. Implement safety protocols for swimming events, etc.

Vendor Considerations

- **Food & Beverage Vendors:** Ensure vendors hold health permits. The Fire Department may need to review operations. Alcohol vendors require "Serving It Right" certification and a risk plan.
- **Retail Vendors:** Ensure all sellers hold valid business licenses.
- **Community/Local Government Booths:** Review and approve content from educational and support organizations.

4.2 Step 2: Assessing (and Prioritizing) Risks and Opportunities

	STEP 2
	ASSESSING (AND PRIORITIZING) RISKS AND OPPORTUNITIES

Evaluate each risk and opportunity using two factors:

- **Likelihood:** How likely or probable it is to occur (1 = almost nil, 4 = definite)
- **Impact:**
 - For risks: severity of harm or impact (1 = slight, 3 = significant)
 - For opportunities: degree of benefit (1 = slight, 3 = significant)

Why Assess Opportunities?

Traditional risk management focuses on preventing harm. Including opportunities promotes:

- Balanced, forward-thinking decisions
- Efficient resource allocation
- A culture of proactive leadership



Risk Heat Map (Figure 1)

Steps:

1. Define scale

Likelihood (1–4), Severity (1–3)

2. Plot risks

Combine scores to position each risk on the map:

- Red/orange: High-priority—act now
- Yellow: Monitor or plan
- Green: Low-priority—routine observation

3. Interpret & act

Prioritize high-risk items for mitigation

4. Document rationale

Record the reasoning behind each rating for transparency

		IMPACT/SEVERITY		
		SLIGHT	MODERATE	SIGNIFICANT
FREQUENCY/ LIKELIHOOD	DEFINITE			
	MODERATE			
	SLIGHT			
	ALMOST NIL			

Risk Heat Map (Figure 1)



Inverted Opportunity Heat Map (Figure 2)

Steps:

1. Define scale

Likelihood (1–4), Positive Impact (1–3)

2. Plot opportunities

- Green: High-value—pursue immediately
- Yellow: Explore if conditions change
- Red: Lower priority—monitor passively

3. Interpret & act

Advance top opportunities aligned with goals

4. Document rationale


Justify ratings to support strategic planning

		IMPACT/EXPLOIT		
		SLIGHT	MODERATE	SIGNIFICANT
FREQUENCY/ LIKELIHOOD	DEFINITE			
	MODERATE			
	SLIGHT			
	ALMOST NIL			

Opportunity Heat Map (Figure 2)



4.3 Step 3: Treatment Options

	STEP 3
	TREATMENT OPTIONS FOR RISKS AND OPPORTUNITIES

4.3.1 Risk Treatment Strategies

Once risks are identified and rated, use the following treatment options:

- **Avoid** – Eliminate the activity causing the risk.

Example: Replace vehicle setup access with hand-carted setup at a festival to prevent collisions.

- **Accept** – Acknowledge the risk and prepare for response if it occurs.

Example: Plan for wind during an outdoor concert with evacuation protocols and trained staff.

- **Mitigate** – Reduce likelihood or impact through proactive measures.

Example: Reserve a backup indoor venue for an outdoor movie night.

Other mitigation examples:

- Install barriers near hazards (e.g., water)
- Hire security/first aid
- Train staff and volunteers

- **Transfer** – Shift liability to a third party via contracts or insurance.

Example: Require ride operators to carry insurance and indemnify the municipality.

Best practices for local governments:

- Use written agreements with event organizers setting out clear roles, indemnity, and insurance requirements.
- Require event organizers to add the host local government as an additional insured on their event insurance policy.
- Require event organizers to obtain host liquor liability coverage if alcohol is served.





Risks (Threats) Treatment Strategies (Figure 3)

4.3.2 Opportunity Treatment Strategies

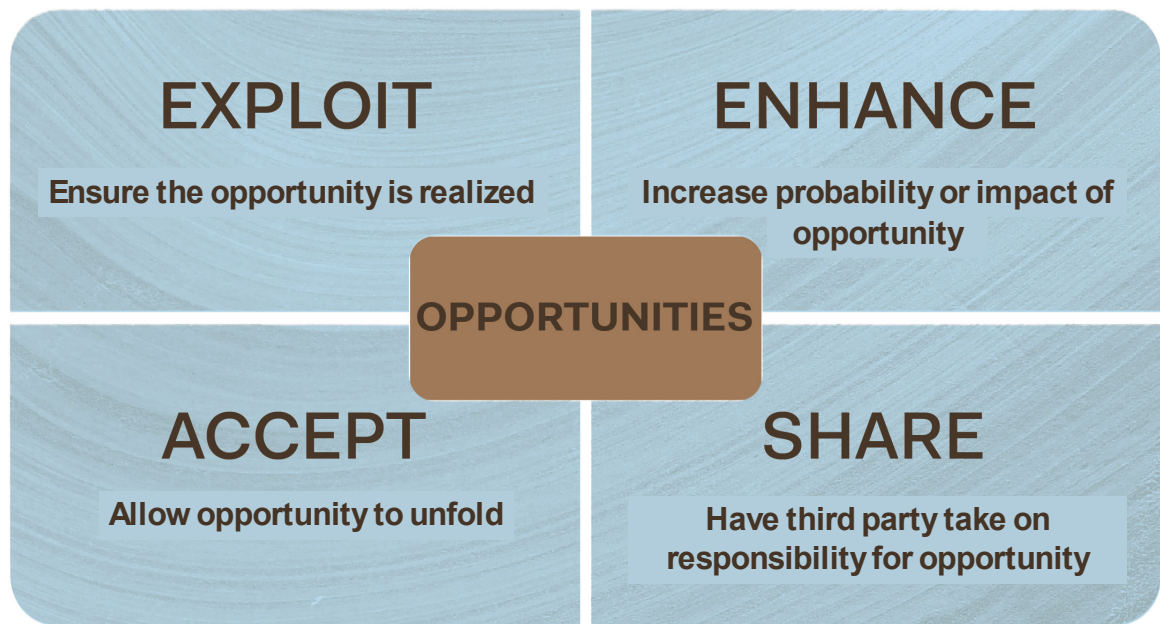
Local governments should also embrace opportunities using the following strategies:

- **Exploit** – Prioritize and allocate resources to ensure the opportunity is realized.
Example: Secure a popular food truck and assign it a prime location.
- **Enhance** – Increase the likelihood or benefit of an opportunity.
Example: Expand and promote a live music area in response to community interest.
- **Accept** – Allow the opportunity to unfold with minimal investment.
Example: Support a local group's booth without allocating major resources.
- **Share** – Partner with others to co-deliver value.
Example: Co-brand a performance with an arts council to share planning and funding.

Why it matters:

- Promotes creativity and innovation
- Boosts engagement and civic pride
- Increases long-term event sustainability





Opportunity Treatment Strategies (Figure 4)

4.3.3 Budget & Resource Evaluation

When deciding on which treatments to implement, local governments should consider the feasibility of each treatment.

Key considerations:

- Financial cost (e.g., rentals, insurance)
- Staffing needs (e.g., volunteers, security)
- Time and logistics (planning, coordination)
- Opportunity cost (other delayed projects)

Weigh costs vs. benefits:

- Does the action significantly reduce risk?
- Is it proportionate to the risk or benefit?
- Can a lower-cost solution achieve similar outcomes?

Examples:

- \$2,000 for flooring may prevent trip-related injury claims.
- Private security may be costly but crucial for safety.
- High-cost, low-interest attractions may be dropped to cut risk and save funds.



4.3.4 Final Review and Documentation


All decisions should be:

- **Documented** with rationale
- **Transparent** to stakeholders
- **Justified** in terms of safety, fiscal responsibility, and public value

This informs:

- Go/no-go decisions for event elements
- Resource allocation
- Acceptable levels of **residual risk**

4.4 Step 4: Select a Treatment Plan

	STEP 4
	SELECT A TREATMENT PLAN: CHOOSING THE RIGHT ACTIONS

After identifying, assessing, and exploring responses to risks and opportunities, the Select phase is where decisions are made. This involves choosing practical, effective actions to:


- **Mitigate risks** – Reduce the likelihood or impact of negative events.
Example: For rain risk, rent tents or reserve a backup indoor venue.
- **Embrace opportunities** – Increase the chances of positive outcomes.
Example: Invite local businesses to participate or sponsor the event.

Key Selection Criteria

- Cost and resource availability
- Legal or policy obligations
- Public safety and accessibility
- Community values and expectations
- Timing and logistics



4.5 Step 5: Implement Controls

	STEP 5
	IMPLEMENT CONTROLS: TURNING PLANS INTO ACTION

The Implement phase puts selected risk treatments and opportunity strategies into practice. For local government events, such as street fairs or outdoor concerts, this means coordinating people, resources, and timelines to ensure safety, efficiency, and community enjoyment.

Examples

- **Risk Mitigation**
 - Crowd management: Hire trained security, install fencing/signage, mark emergency exits.
 - Medical emergencies: Station first aid responders, share emergency contacts, ensure access for emergency vehicles.
- **Opportunity Enhancement**
 - Media coverage: Schedule photo ops, assign media liaisons, prepare press kits.
 - Community engagement: Organize volunteer shifts, offer training and recognition.


Key Success Factors

- **Clear Communication:** Ensure all staff, contractors, and volunteers understand their roles.
- **Timeline Management:** Complete tasks in the correct order and on schedule.
- **Documentation:** Keep records of actions and responsibilities for accountability.
- **Training and Briefings:** Prepare all personnel, especially for emergencies or special tasks.

The success of any risk management plan depends on strong implementation. This is where preparation becomes performance, protecting the public, reducing liability, and ensuring a smooth, meaningful event.



4.6 Step 6: Monitor (and Review)

	STEP 6
	MONITOR (AND REVIEW): STAY RESPONSIVE, IMPROVE CONTINUOUSLY

The Monitor and Review phase ensures risk controls are effective and responsive to changing conditions. It also helps identify new risks and emerging opportunities throughout the event lifecycle, from planning to wrap-up.

For local government events like block parties, markets, or cultural festivals, this phase promotes adaptability, supports real-time decision-making, and builds long-term improvement.

Before and During the Event

- **Incident Reporting:** Create a clear process for staff and volunteers to report hazards, medical issues, or suspicious activity in real time.
- **On-Site Checks:** Conduct walkthroughs to verify signage, barriers, lighting, and emergency access. Identify areas for enhancement or celebrate unexpected wins.
- **Feedback Channels:** Encourage input from attendees—what's working, where's the energy, what can be improved?

After the Event

- **Debriefs:** Hold sessions with staff, volunteers, and emergency responders to reflect on successes, issues, and lessons learned.
- **Community Feedback:** Use surveys or conversations to gather public input on what was enjoyed and what could improve.
- **Update Plans:** Incorporate lessons learned into future checklists, procedures, and contingency plans. Capture repeatable successes (e.g. popular features or improved accessibility)

Why It Matters

Monitoring and reviewing helps teams:

- Catch and fix issues early
- Stay accountable and responsive
- Build organizational knowledge
- Earn community trust
- Identify and scale successful ideas

By reviewing both risks and opportunities, events evolve from one-time efforts into stepping stones for safer, more engaging, and more resilient communities.



5. Roles and Responsibilities: Clarity Supports Success

For safe, efficient, and successful events, every step in the risk management process should have clear task ownership. Assigning specific responsibilities helps prevent oversights, reduces confusion, and ensures accountability.

Examples of Key Roles by Risk Management Step

1. Identify

- *Event Coordinator* – Leads risk identification during planning.
- *Public Works/Parks* – Flags infrastructure risks (e.g., trip hazards, electrical).
- *Emergency Services Liaison* – Advises on safety, access, and emergency response.

2. Assess

- *Event Coordinator* – Documents risks and confirms priority levels.
- *Department Heads/Senior Staff* – Validate assessments, approve higher-risk items.

3. Examine

- *Finance Officer* – Evaluates budget for mitigation or opportunity costs.
- *Communications Officer* – Spots opportunities for public engagement or media.

4. Select

- *Planning Committee* – Makes final treatment decisions.
- *Senior Leadership/Council/Board* – Approves major investments or policy changes.

5. Implement

- *Emergency Services Liaison* – Oversees crowd safety and emergency readiness.
- *Operations/Logistics Team* – Executes signage, barriers, and first aid stations.

6. Monitor & Review

- *All Staff/Volunteers* – Report incidents in real time.
- *Senior Management/Council/Board* – Reviews outcomes and updates procedures.



Sample Scaled Structure for Local Governments

ROLE	KEY RESPONSABILITIES
EVENT COORDINATOR	LEADS PLANNING, TRACKS RISKS, CENTRAL CO-ORDINATION
RISK ADVISOR	PROVIDES TECHNICAL SUPPORT AND FRAMEWORK COMPLIANCE
OPERATIONS TEAM	IMPLEMENTS PHYSICAL CONTROLS (SETUP, SAFETY, ACCESS)
EMERGENCY SERVICES LIAISON	ADVISES ON PUBLIC SAFETY AND EMERGENCY PLANNING
VOLUNTEER/VENDOR COORDINATORS	TRAIN AND MANAGE THIRD-PARTY PARTICIPANTS
FINANCE/LEGAL/PROCUREMENT	MANAGES BUDGETS, CONTRACTS, AND RISK TRANSFER
COMMUNICATIONS OFFICER	MANAGES MESSAGING, SUPPORTS MEDIA AND COMMUNITY OUTREACH
SENIOR MANAGEMENT/COUNCIL	APPROVES MAJOR DECISIONS, OVERSEES SUCCESS AND COMPLIANCE

Clear role assignment improves event management, reduces risk, boosts public confidence, and enables better response to challenges.



6. Documentation: A Strategic Risk Management Tool

For local governments managing events like festivals, markets, or parades, thorough documentation is more than record-keeping. It is essential for accountability, compliance, communication, and continuous improvement.

6.1 Why Documentation Matters

Enhances Accountability and Transparency

Detailed records show what decisions were made, by whom, and why—ensuring accountability among staff, vendors, volunteers, and leadership. This is especially critical in the public sector.

Improves Communication and Coordination

Documentation serves as a shared reference for all involved. It clarifies:

- Identified risks
- Selected treatments
- Assigned responsibilities

This alignment reduces confusion and duplication of effort.

Demonstrates Due Diligence and Compliance

Should an incident, complaint, or audit occur, documentation provides evidence of a structured and compliant risk process, including:

- Risk assessments and treatment plans
- Implementation and training records
- Incident logs and post-event reviews

Supports Learning and Institutional Memory

For recurring events, documentation helps local governments:

- Build on successes
- Learn from challenges
- Refine future planning

Documentation is vital for continuity when roles change or volunteers rotate.

Enables Ongoing Evaluation

Tracking decisions and outcomes over time helps identify trends, adjust strategies, and allocate resources more effectively.



6.2 What to Document

At a minimum, we recommend you maintain:

- Risk assessments (with participants and dates)
- A risk register (including ratings and mitigation)
- Decision logs and meeting notes
- Implementation checklists
- Staff and volunteer training records
- Incident and near-miss reports
- Post-event evaluations and debriefs

Documentation isn't just paperwork, it's a vital part of managing risks, maximizing opportunities, and continuously improving community events. It protects the public, supports responsible use of resources, and ensures lessons are carried forward.



7. Risk Management for Third-Party Hosted Events

To ensure the safety, accessibility, and success of third-party events on local government property, organizers must complete a comprehensive risk assessment as part of the application process. This allows local governments to evaluate public safety measures, site suitability, and regulatory compliance.

7.1 Risk Assessment and Collaboration

Organizers must conduct a formal risk assessment and may need to consult or secure approvals from:

- Police and Fire Departments
- Health Authorities
- Emergency Health Services
- Other jurisdictional bodies relevant to the event

The assessment should identify event-specific risks and the organizer should explain how each will be mitigated.

7.2 Site-Specific Risk Considerations

Organizers should address site-related risks in their risk assessment, including, but not limited to:

- **Slip/Trip Hazards:** Evaluate risks from uneven ground, cables, and coverings.
- **Lighting & Signage:** Ensure visibility and safe navigation.
- **Weather Risks:** Plan for heat, wind, rain, smoke, including modification/cancellation criteria.
- **Proximity Hazards:** Identify and assess risks from nearby roads, water, and slopes.
- **Pedestrian Access:** Create a plan for safe, and accessible routes for all users.
- **Vehicle/Emergency Access:** Consider a plan for controlled access and potential need for [Hostile Vehicle Mitigation](#) (HVM).
- **Traffic Management:** Draft a plan to address road closures, permits, and coordination.
- **Sanitation:** Ensure public washrooms and accessible portable units are available and properly maintained.
- **Fencing:** Determine the purpose, location, and perimeter control requests for fencing.
- **Emergency Planning:** Plan for evacuation, first aid, lost persons, and emergency contacts.

7.3 Activity-Specific Risk Management

Organizers must describe all planned activities and associated mitigations, including:

- **Entertainment:** Fireworks, aerial acts, staging, permits, crowd control
- **Interactive Features:** Inflatable compliance, anchoring, staffing
- **Noise:** Bylaw compliance during setup and operation



- **Temporary Structures:** Tents, bleachers—include anchoring and permits
- **Electrical Use:** Generators and hookups—ensure proper permits
- **Gaming/Gambling:** Applicable licenses
- **Water Activities:** Lifeguards, safety plans, permits
- **Waste Management:** Collection and disposal plans
- **Security:** Required for liquor service, overnight equipment, or large events
- **Neighbourhood Impact:** Resident/business notifications and contact for concerns

7.4 Vendor and Participant Oversight

Organizers are responsible for ensuring participants and vendors comply with local requirements.

- **Food/Beverage Vendors:** Health permits, fire safety reviews, and liquor risk plans if applicable
- **Retail Vendors:** Valid business licenses required
- **Community/Government Partners:** List all involved services or nonprofits

7.5 Event Evaluation

Local governments should balance risk with practicality, considering public safety, liability, staffing, and financial impact.

Key Evaluation Criteria:

- Are mitigation measures effective and realistic?
- Are costs proportional to the level of risk?
- Is the event of sufficient community or economic value?
- Can the event be modified to lower risk?
- Are resource investments justified?

Examples:

- Requiring temporary flooring to prevent trip hazards
- Mandating private security for high-risk events
- Suggesting scaled-back versions of costly, low-value elements

Decision Documentation:

All approvals, denials, or required modifications should be documented to support:

- Transparent decision-making
- Accountability for public space and funds
- Evidence of due diligence

Go/No-Go Criteria:

Helps determine:

- Event feasibility within safety and resource limits



- Necessary modifications before approval
- Acceptability of residual risks

7.6 Risk Transfer and Insurance Requirements for Third-Party Event Organizers

To safeguard public safety and manage liability, local governments should ensure proper risk transfer when approving third-party events on public property. Organizers are expected to provide the following:

1. Written Agreement or Event Outline

A formal agreement or event outline should include:

- **Indemnity and hold harmless clause:** Organizers agree to indemnify and hold harmless the local government, its officials, staff, and volunteers against claims or losses arising from the event.
- **Defined roles and responsibilities:** Clearly state that the organizer is responsible for all vendors, service providers, and partners, including compliance with permits, regulations, and insurance.

2. Insurance Requirements

Commercial General Liability (CGL) Insurance:

- **Minimum coverage:** \$2 million per occurrence (some events may require \$5 million).
- **Policy should include:**
 - Bodily injury and property damage
 - Personal and advertising injury
 - Cross-liability clause
 - Primary and non-contributory status
 - Non-owned auto liability (if applicable)
 - Blanket contractual liability
 - Occurrence-based property damage
- **Additional insured:** Local government should be named an additional insured for the event duration, including setup and takedown.

Specialized Coverage (as applicable):

- **Host Liquor Liability:** Required for events with alcohol. Local government should be listed as an additional insured.
- **Tenants' Legal Liability:** Required for use of indoor/local government facilities.
- **Event Cancellation/Weather Insurance:** Optional but recommended for high-cost events.



- **Automobile Liability:** Proof of insurance required for vehicles used at the event
- **Workers' Compensation:** All staff, contractors, and volunteers should be covered under WorkSafeBC.

3. Documentation Requirements

Insurance documentation must be submitted at least [e.g. 14 days] prior to the event and should include:

- Certificate(s) of Insurance
- Additional insured endorsements
- Host liquor liability confirmation (if applicable)
- Relevant permits tied to coverage (e.g., liquor licenses)

4. Review and Risk Escalation

Local governments reserve the right to:

- Require increased coverage or limits
- Request a full risk management plan
- Consult legal or risk advisors before approval

7.7 Monitor and Review: Requirements for Third-Party Community Event Organizers

The Monitor and Review phase is the final, and ongoing, step in the event risk management cycle. For events on local government property, it ensures risk controls are working, safety conditions are maintained, and quick adjustments can be made if needed.

While your local government may provide oversight or emergency support, primary monitoring responsibility rests with the event organizer.

During the Event: Monitoring Requirements

Organizers should:

- **Monitor risk controls in real time:** Ensure fencing, signage, first aid, security, and emergency access routes are in place and functioning.
- **Track changing conditions:** Stay alert to:
 - Weather shifts (wind, heat, smoke)
 - Crowd size or behavior changes
 - Equipment or infrastructure issues
 - Staff/volunteer shortages
- **Maintain communication:** Keep communication open between staff, volunteers, security, and emergency responders. A designated coordinator should be accessible at all times.
- **Respond to incidents:** Follow protocols for:
 - Medical or first aid needs



- Lost children or vulnerable persons
- Suspicious activity or safety issues
- Evacuation or shelter-in-place procedures

After the Event: Documentation and Review

Organizers should:

- **Report incidents:** Submit written summaries of any safety, security, or health incidents, including near misses, with details on time, location, response, and follow-up.
- **Review risk management performance:** Evaluate what worked, what didn't, and any unexpected issues.
- **Gather feedback:** Collect input from attendees, staff, vendors, and volunteers to inform future improvements.
- **Submit a post-event summary (if required):**
 - Attendance and general outcomes
 - Incident or safety issues
 - Lessons learned
 - Site condition confirmation (if applicable)

Why It Matters

Effective monitoring and review help:

- Improve event safety and attendee experience
- Enable fast responses to emerging risks
- Promote accountability
- Support informed planning for future events

Local governments may use this information to adjust permitting processes or requirements based on an organizer's performance.





Checklist for Local Government Hosted Events

PURPOSE AND IMPORTANCE	<input checked="" type="checkbox"/>
Objective Defined	<input type="checkbox"/>
POLICE AND LEGAL FRAMEWORK	<input checked="" type="checkbox"/>
Policy in Place	<input type="checkbox"/>
Documentation requirements identified	<input type="checkbox"/>
RISK MANAGEMENT PROCESS	<input checked="" type="checkbox"/>
Step 1: Identify Risks and Opportunities <ul style="list-style-type: none"> Consult authorities, assess site-specific and vendor-related risks. 	<input type="checkbox"/>
Step 2: Assess and Prioritize <ul style="list-style-type: none"> Use heat maps to evaluate likelihood and impact of risks and opportunities. 	<input type="checkbox"/>
Step 3: Explore Treatment Options <ul style="list-style-type: none"> Choose from avoid, accept, mitigate, or transfer strategies for risks; exploit, enhance, accept, or share for opportunities. 	<input type="checkbox"/>
Step 4: Select a Treatment Plan <ul style="list-style-type: none"> Select actions based on cost, safety, policy, and community values. 	<input type="checkbox"/>
Step 5: Implement Controls <ul style="list-style-type: none"> Implement with clear communication, training, and documentation. 	<input type="checkbox"/>
Step 6: Monitor and Review <ul style="list-style-type: none"> Monitor in real time, conduct post-event reviews, and update plans. 	<input type="checkbox"/>
ROLES AND RESPONSABILITIES	<input checked="" type="checkbox"/>
Assign clear roles for each step (e.g., Event Coordinator, Risk Advisor, Emergency Services Liaison).	<input type="checkbox"/>
DOCUMENTATION	<input checked="" type="checkbox"/>
Documentation requirements shared (e.g. risk assessments, decision logs, training records, incident reports, evaluations etc.)	<input type="checkbox"/>

Checklist for Local Third-Party Hosted Events



RISK ASSESMENT AND COLLABORATION	<input checked="" type="checkbox"/>
Consultation with other parties completed	<input type="checkbox"/>
SITE-SPECIFIC RISK CONSIDERATIONS	<input checked="" type="checkbox"/>
Risk assessment(s) for site specific considerations completed	<input type="checkbox"/>
ACTIVITY-SPECIFIC RISK MANAGEMENT	<input checked="" type="checkbox"/>
Risk assessment(s) for activity specific considerations completed	<input type="checkbox"/>
VENDOR AND PARTICIPANT OVERSIGHT	<input checked="" type="checkbox"/>
Compliance with local requirements confirmed	<input type="checkbox"/>
EVENT EVALUATION	<input checked="" type="checkbox"/>
Evaluation Criteria defined and communicated	<input type="checkbox"/>
Decision Documentation in place	<input type="checkbox"/>
Go/No-Go Criteria agreed and defined	<input type="checkbox"/>
RISK TRANSFER AND INSURANCE REQUIREMENTS FOR THIRD-PARTY EVENT ORGANIZERS	<input checked="" type="checkbox"/>
Written agreement or event outline in place including Insurance requirements detailed Documentation requirements included	<input type="checkbox"/>
MONITOR AND REVIEW: REQUIREMENTS FOR THIRD-PARTY COMMUNITY EVENT ORGANIZERS	<input checked="" type="checkbox"/>
During the event monitoring requirements detailed and communicated	<input type="checkbox"/>
After the event documentation and review requirements detailed and communicated	<input type="checkbox"/>

The MIABC acknowledges that our main office is situated on the unceded territories of the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish), and Selílwitulh (Tsleil-Waututh) Nations. Our organization works and has members on other unceded territories across the province. We are grateful for the opportunity to collaborate with BC's local governments on these lands.



**Municipal Insurance
Association of British Columbia**

#200 – 429 West 2nd Avenue
Vancouver, BC V5Y 1E3

Phone: 604-683-6266
Fax: 604-683-6244

**www.miabc.org
AskUsAnything@miabc.org**