

Special Event / Recreation Risks

Who is responsible for event?

- City sponsored / hosted
- Athletic leagues
- Single event tenant users
- Recurring event tenant users

When to require insurance?

- How hazardous is the event?
- Anticipated participants?
- Anticipated spectators?
- Venue specific
 - Community center
 - Convention center
 - Parks
 - Recreation center
- Athletic leagues
- Carnivals, fairs, festivals
- Single event tenant users
- Recurring event tenant users

Insurance requirements?

- General liability
 - Bodily injury
 - Property damage
- Automobile liability
- Participant accident (Accident & health)

Special Event / Recreation Risks

Limit Requirements

		Hazard			
		High ←		→	Low
Participants / Spectators	High	15	12	10	5
		12	10	5	3
		10	5	3	1
	Low	5	3	1	1

Examples – what limits should be required?

- Bungee jumping
- Carnival / fair
- Concert
- Fireworks
- Indoor gathering, fewer than 50 attendees
- Inflatables (Bounce house)
- Outdoor gathering at a park pavilion
- Race (10K)
- Rodeo
- School dance
- Wedding

Special Event / Recreation Risks

Permitted activities

- Alcohol / liquor
- Amusement rides
- Aviation (Drones, drops, ultralight aircraft, hot air balloon, etc.)
- Fireworks
- Inflatables
- Mobile rock climbing walls
- Motorized vehicles (Go-carts)
- Pony rides
- Ropes courses
- Slip n' slide
- Temporary bleachers
- Temporary stage
- Velcro walls
- Water balloon events

Risk Management Considerations

- Accessibility (ADA)
- Communication
- Crowd control / barriers
- Emergency management / first aid
- Food preparation
 - Permits
 - Fire safety
- Participant injuries
 - Waivers required?
 - PPE required?
- Security
 - Removal policy
- Temporary structures
 - Approval
 - Inspection
- Traffic, parking, shuttles
- Vendors (Business licenses required?)
- Weather
 - Lightning
 - Rain
 - Wind

\$50 million settlement reached in Indiana State Fair stage collapse

By Greg Botelho, CNN

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The 2011 stage collapse at the Indiana State Fair in Indianapolis left seven dead and dozens injured.

Story highlights

Scaffolding collapsed around an Indiana State Fair stage, killing 7 and injuring dozens

Victims and kin of those killed agree to a \$50 million settlement in the case

A separate case against a security company working the fair is continuing, law firm says

Earlier reports found the scaffolding wasn't up to par; emergency plans were inadequate

A \$50 million settlement has been reached in connection with the deadly collapse of a stage at the Indiana State Fair, a lawyer for injured survivors and relatives of those killed said Friday.

The incident occurred August 13, 2011, when a strong storm packing winds estimated by the National Weather Service of 60 to 70 mph rolled through just before Sugarland, the country music duo of Jennifer Nettles and Kristian Bush, was set to perform.

Authorities took the stage to warn the crowd to seek shelter at one point, due to the rough conditions. Four minutes later, speakers and metal scaffolding fell into the "Sugar Pit," a section usually occupied by Sugarland's most ardent fans.

Five people died soon after the collapse, with two more succumbing later to their injuries. Scores more were injured and survived.

The \$50 million settlement reportedly includes \$11 million that had been previously paid out by the state of Indiana. It also "resolves the claims arising from the seven deaths and over 58 injuries against 19 of the 20 defendants in the case," according to Kenneth J. Allen, whose firm represented many of the victims and the families of those killed.

Allen said the terms of how the \$50 million will be distributed are being kept confidential, but noted that "all of (his) clients are gratified to reach a conclusion and pleased by the settlement."

He also noted a historical distinction of the settlement: "For the first time in the state of Indiana -- and to our knowledge in the U.S. -- a lesbian widow has received a settlement for the wrongful death of her wife."

Allen was speaking of Christina Santiago, a well-known figure in Chicago's LGBT community who died in the collapse. Santiago's domestic partner and executor, Alisha Brennon, will receive compensation as her surviving spouse.

"It's a legacy particularly befitting of (Santiago) and I'm sure she's proud of it," said Allen.

The settlement was reached with 19 companies.

There's still a case out against one remaining defendant: ESG Security -- a company that employed a guard who was among those killed -- that "will likely go to trial in 2015," Allen said.

Two investigative reports released in spring 2012 found that the scaffolding was not up to standards and the Indiana State Fair Commission did not have adequate emergency planning in place.

The findings were presented by representatives from the firm and officials from Witt Associates, a public safety and crisis management consulting group.

At the time, then-Indiana Gov. Mitch Daniels promised to implement the reports' recommendations even as he insisted his state fair wasn't much different from many others.

"It's ... now clear that most, if not all states, have been deficient in this area and have much to learn from this tragedy," Daniels said then in a statement.

Earlier that year, the Indiana Department of Labor announced penalties totaling \$80,800 following a worker safety investigation into the collapse.

The largest fines -- totaling \$63,000 for what the agency said were three "knowing violations" -- were levied on Mid-America Sound Corp., which built the stage structure and leased it to the fair.
