



FIREWORKS - WORTH THE RISK?

Risk vs. Reward

Fireworks displays are a spectacular crowd-pleaser that make for a memorable event, however it comes with high risks.

We don't want to say not to host a fireworks display but we really need you to be aware of the reasons why Adventist entities should be cautious when considering this activity.

Talk to your CFO.

Fireworks remain on the 'prohibited' activity list as there is a significant US\$1,000,000 excess for any loss or claim, which would prove entirely unaffordable for most Adventist sites.

IT IS ESSENTIAL TO GET AUTHORISATION FROM YOUR ENTITY CFO BEFORE HOSTING A FIREWORKS DISPLAY.

GENERAL LIABILITY.

The General Liability insurance program purchased by the South Pacific Division for all eligible Adventist entities, has different policy layers to provide up to US\$20m of cover. The primary layer of US\$1m has an exclusion for fireworks displays but the excess policies (\$19m) above this do not have this exclusion.

This means that there is no liability cover for the first US\$1m, or another way of saying this is that an SDA Church entity will be self-insuring the first US\$1m on any loss attributable to fireworks displays.

PROTECT YOUR INTERESTS.

To protect the interests of the SDA Church you should request that the fireworks operator add the official name of the relevant SDA Entity as an **additional insured** on their policy and they should provide you with a Certificate of Currency/ Insurance as proof of this.

If the fireworks operator is unable or unwilling to do this then you should seek approval from the CFO as to whether the SDA Church entity is comfortable carrying the risk of self insuring US\$1m for the proposed fireworks display.

MANAGE RISKS - PROTECT YOUR MINISTRY

- Prepare and document a risk assessment for the proposed fireworks display. (To assist you the fireworks operator should provide you with a detailed proposal including a map of the firing site.)
- Engage your region's equivalent of the Fire Service, State Emergency Service, Ambulance/First-Aid, local council and police, etc to help you navigate and mitigate the risks of hosting a fireworks display.
- Notify RMS of your intention to host a fireworks display and provide us with a copy of your risk assessment and your CFO's approval.
- Notify your neighbours of approx. time of the fireworks so they can keep an eye on their pets/animals.



US\$1,000,000 EXCESS

THERE IS NO LIABILITY COVER FOR THE FIRST \$1,000,000 (US DOLLARS) ON ANY LOSS AS A RESULT OF FIREWORKS DISPLAYS. This will not be paid by Risk Management Service.



CHOOSE WISELY

Find a fireworks display company that holds membership with the Australian Pyrotechnic Association and operates in accordance with the Australian Standards and Code of Practice.



RESEARCH THE OPERATOR

An internet search will uncover whether the operator has had any serious incidents or a bad reputation in the community. They should provide you with a Certificate of Currency/Insurance.



INFORM & COMMUNICATE

Inform attendees that fireworks are part of your event. Ensure that neighbours are informed. Enlist the help of your local Fire Service, SES and First-Aid. Always notify Risk Management Service.

