Special Event Risk Checklist

A practical review for organizers, sponsors, vendors, venues, and the people counting on a safe event.

EVENT DETAILS

[ ] Record dates, setup and teardown, location, attendance, ticketing, hours, and all planned activities.

[ ] Identify weather, crowd, parking, security, medical, child, animal, and equipment exposures.

[ ] Confirm whether alcohol, food, inflatables, fireworks, rides, sports, or live entertainment are involved.

CONTRACTS AND RESPONSIBILITY

[ ] Review the venue agreement, permits, waivers, indemnity terms, and insurance requirements.

[ ] Use written agreements for vendors, performers, contractors, sponsors, and alcohol service.

[ ] Require appropriate certificates and endorsements before setup, not after the event.

COVERAGE QUESTIONS

[ ] Confirm general liability covers the event location, attendance, activities, and setup or teardown.

[ ] Discuss liquor liability, participant injury, property, cancellation, auto, workers compensation, and cyber.

[ ] Verify additional insured, primary wording, waiver, and cancellation notice requirements.

EMERGENCY PLAN

[ ] Assign responsibility for weather, evacuation, incident documentation, and emergency communication.

[ ] Keep the carrier claim number, policy, contracts, vendor list, and incident forms accessible on event day.

Bring this to your review: the venue contract, vendor agreements, schedule, site plan, estimated attendance, permits, and prior event loss information.

Educational use only. This checklist is not a coverage determination or individualized insurance, legal, tax, or financial advice. Actual coverage is controlled by the policy and carrier underwriting.