Risk Management

Prior to the scheduling, announcement, or contracting for facilities & services, it is recommended that the Event Coordinator ensure review of Special Event Risk Management Guidelines, assess the levels of risk associated with their event & that the event is authorized by the appropriate Department Authority.
Liability

• Sponsoring Organizations & Department Authorities must try to prevent harm or injury from occurring in relation to their event. Everyone involved in an activity should be trained on safety, supervision for activities, maintain equipment that is being used, or warn others of danger to prevent you being responsible for negligence which leads to liability.

• There are many ways you can protect your organization from liability:
  • **Waivers**: Waivers are just one part of a bigger risk management plan, & they don’t do any good unless you educate participants on what they are signing & why they are signing it. A waiver is meant to help others understand the risks associated with an activity, but you have a responsibility to make sure that these risks are communicated clearly & specifically.

  • **Insurance**: Insurance policies are available for purchase if you want to provide some extra protection for your event. Insurance policies don’t reduce risks, but they will help cover any expenses related to claims that are made against the sponsoring organization if someone (or something) were to get injured or damaged.

• **Student Centers 101**: Training sessions that help identify & mitigate risk in relation to events.

• **Operations Plan**: Use the Operations Plan to assess how well you have planned your event & evaluate the risks involved in hosting your event. Early planning makes a difference.
TULIP: A Special Events Insurance Program

- **TULIP (Tenants and Users Liability Insurance Policy)** is short-term liability coverage available to sponsors for specific events. Liability insurance helps protect both the sponsor and the University against claims by those who may have experienced a loss as a result of attending or participating in a special event.

- If an event is not approved for insurance coverage through TULIP, the sponsor should secure a policy from a commercial insurance agency that is licensed in the state of Connecticut.

- Rates are based on event classification, number of people attending, event length & level or risk associated with each event. Contact the Student Centers Administration if you are interested in obtaining a quote.

- Coverage must include:
  - Lessees, Instructors or Event Holder as Named Insured
  - “Primary & Non Contributory” wording as respects the University of Hartford
  - University of Hartford as additional insured
  - Premises & Products/Completed Operations Liability
  - Personal & Advertising Injury
  - Fire Damage and Medical Payments
TULIP: A Special Events Insurance Program

Class I Events
• Banquets, Bazaars
• Conventions, Seminars
• Indoor Exhibitions, Expos & Trade Shows
• Lectures
• Parties/Celebrations (no alcohol)

Class II Events
• Aerobic & Jazzercise Classes
• Dances; Outdoor Concerts
• Outdoor Exhibitions, Expos & Trade Shows
• Parties/Celebrations (with alcohol)
• Political Rallies

Class III Events
• Animal Acts/Shows
• Carnivals (no rides)
• Film Productions
• Heads of State Events
• Sporting Events (specific; no participant coverage)

Events Not Covered
• Circus & Carnivals, including rides
• Motorized Sporting Events
• Professional Sporting Events
• Veterinary Legal Liability (no animals)
Types of Risks

• The first step to successful event planning is a comprehensive assessment of the risk involved in the event or activity. Student organizations should consider risks in the following five categories:
  • **Physical** (i.e. food poisoning, injuries from physical activities, or travel related incidents)
  • **Reputation** (i.e. negative publicity for your organization, the University of Hartford, your advisor, venue where you are holding your event)
  • **Emotional** (i.e. a participant feeling alienated or negatively impacting member(s) of the University community)
  • **Financial** (i.e. negative impact on the fiscal stability of your organization or other organizations financially supporting your event)
  • **Facilities** (i.e. property damages, bad weather, lack of space, equipment & resources needed to hold your event)
Safety & Security Planning

• Develop a safety plan for events that includes:
  • Access points into/out of the hosting venue & associated spaces
  • Parking
  • Evacuation in case of emergency
  • Safety staffing (Public Safety, Hartford Police, C.S.E. Security & E.M.T.s)
  • Emergency notification

• The number of security personnel assigned to programs is determined by Public Safety and based on but NOT limited to the following criteria:
  • Size of the expected crowd
  • Location of & means of advertising
  • Involvement of non University persons
  • Nature of the entertainment, i.e. DJ, band, live performer, etc.
  • On site money collection
  • Past history with the sponsoring organization
# Safety & Security Staffing Matrix

## Factors that may increase the Staffing Matrix
- Request for Personal Security for Performers
- Requiring Guests to be searched at the Door
- Events of Similar Nature have evoked Problems
- Advance Notice or Anticipation of Challenges (Traffic Control, Protest, Disruptions, Etc.)
- Outside Agency Costs to University
- Outdoor Event
- Multiple Events on Same Day
- Timeframes in Event Scheduling
- Alcohol Service
- Amplified Sound
- Non-University Affiliation
- Off-Campus Publicity
- DJ/Live Bands

### High Risk
- Dances
- Speakers
- Sporting Events
- Musical/Staged Performances
- Ceremonies
- Fairs/Festivals

### Medium Risk
- Dances
- Speakers
- Sporting Events
- Ceremonies
- Fairs/Festivals
- Competition Events (i.e. Pageants, Step Shows, etc.)
- Bonfire

### Low Risk
- Dances
- Speakers
- Sporting Events
- Classical Performances
- Ceremonies
- Conferences
- Small Concerts
- Receptions
- Awards programs
- Pageants

## Factors that may decrease the Staffing Matrix
- Poor Ticket Sales Historically
- Competing Event elsewhere Effecting Sales and Attendance
- Early Release of Staff may occur at the Discretion of the Staff Supervisor
- Age Consideration of Audience (ex. Senior Citizens and Supervised Children)
- University Affiliated Audience
- Local/On-Campus Advertising Only
- Bring Staff/Chaperones, University Marshals
- Daytime Event
- Availability of other Officers

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**Must call Public Safety for assistance in staffing determinations**

**On-Site Public Safety required in larger numbers, event staff & other safety staff**

**Event Staff & an on-site Public Safety required who are in direct contact with Public Safety**

**On-duty and/or augmenting event staff on-site & Public Safety patrols**

**Must communicate with Event Services Committee for exceptions**
## Typical Safety & Security Staffing Levels

### Level 1 Events
- **100-200** = Public Safety adds event to their rotation that evening
- **200 – 300** = Designated Public Safety officer
- **300-500** = Designated Public Safety officer(s) & Event Staff

### Level 2 Events
- **100-200** = Designated Public Safety officer & Event Staff
- **200-300** = Designated Public Safety officer(s), Event Staff & Hartford Police
- **300-500** = Designated Public Safety Officer(s), Event Crew & Hartford Police
Air Inflatable Attractions

• Anyone with a pre-existing medical condition such as circulatory conditions, heart or lung conditions, recent surgeries, back or neck conditions, broken bones or sprains, those required to wear a cast or a similar motion restricting device, high blood pressure, any history of spinal injury or musculoskeletal or head injury is recommended not to enter or participating in the attraction.

• Women who are pregnant are highly advised to consult their physician before participating in bouncing or participating in air inflatable attractions.

• Participants who appear to engage in aggressive bodily contact with other patrons or are apparently under the influence of drugs or alcohol should be prohibited from supervising the use and operation attraction and is also prohibited from patronizing the attraction.
# Coordination with External Agencies

**Private Security Companies**
- Contemporary Services Corporation

**EMTs & Local Hospitals**

**Municipal, State & Federal Laws & Ordinances**
- Street Closures
- Open Flame/Burn Permit
- Code Inspections
- Public Assembly
- Smoking
- Air Emissions, Generators
- Copyright & Public Display Rights

**National Weather Service**

**Town/Gown Relations**
- Good Neighbor Letters

**Insurance Carriers**
- University sponsored activities are normally covered under University insurance
- Non-University sponsored events must carry an insurance policy (**valued for Each Occurrence at $1,000,000 and General Aggregate at $2,000,000**), naming the University as the “additional insured” on the policy 10 business days before the event
Managing Risks

• Comprehensively assess all physical, reputational, emotional, financial & facilities risks associated with the event or activity.
• Realistically assess all risks, considering the probability of occurrence & the severity of potential consequences.
• Comprehensively explore & examine actions that can be taken to mitigate each risk.
• Select the most appropriate mitigating action(s) for each risk.
• Develop thorough contingency & crisis response plans in case of emergencies.
• Consult with relevant “campus experts” & resources in the planning of the event.
• Effectively communicate risk management plans to other constituents of the organization and/or event.
• Implement the event according to the pre-established risk management plans.
• Document & evaluate the efficacy of the risk management plans for future reference.
Contact Us With Questions

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