



## Focus On: Parades

Memorial Day, July 4, centennial events and other celebrations—parades bring communities together. While parades are entertainment for spectators, they also present a unique set of risks that public risk managers must address to reduce exposure and prevent losses.

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Parade loss exposures are typically confined to four categories: crowd control, motor vehicle use, floats and participant activities. The more common parade hazards include participants falling off floats, performers being hit by vehicles and children being seriously injured while running toward floats or vehicles to retrieve candy or toys. It should come as no surprise to learn that these risks are perhaps the easiest to prevent, yet often times are overlooked in the parade planning process.

A 2012 National Transportation Safety Board (NTSB) report reviewed parade policies from a sample of nine universities and municipalities and noted there was a lack of consistent parade operating rules and procedures. Of the nine policies reviewed, only one (the city of Dallas) required event organizers to submit a route plan for approval. Most policies did not address driver communication, walking support and speed limits. Only two cities and schools prohibited objects being thrown from floats.

Due to the lack of parade operating standards, inadequate safety measures and/or contingency planning, parade organizers inadvertently increase the potential for adverse actions from seemingly random events. Here are a few recent

examples of parade accidents that have resulted in serious injuries and in some cases, fatalities:

- Virginia, December 2013:  
A float caught fire during the annual holiday parade. The fire, caused by flames from the generator, ignited the hay on the farm themed display, destroying the float.
- Maryland, July 4, 2013:  
A seven-year-old boy died after he was struck by a trailer being towed by a van. The boy fell from a float as the van and trailer were lining up to join the parade.
- Maine, July 4, 2013:  
A fire truck in the parade hit a man driving an antique farm tractor. The driver of the tractor fell off upon impact and was crushed beneath the oncoming truck.
- Texas, November 15, 2012:  
A freight train slammed into a parade float carrying veterans, killing four people and injuring 17 others. An investigation revealed that the parade committee did not have a written safety plan detailing how the parade should be organized and executed, nor was the railroad company informed of the parade schedule or route.

- Iowa, July 4, 2010:  
One person was killed and 23 people were injured when horses participating in the parade broke loose and charged down the street for six blocks, trampling parade watchers.

Additional key exposures include fire (flammable items used by participants or on floats), the impact of severe weather conditions on performers and crowd control. Crowd control is an issue requiring special attention. One look no further than the nightly news reports to see spectators committing violent acts in large crowded areas. For example, an act of parade violence took place in Louisiana in May 2013, when multiple gunmen opened fire during a Mother's Day parade, injuring 19 people. Consider also that the presence of large crowds allows suspects to blend in easily, commit a violent act and then go unnoticed, thus facilitating their escape.

## Loss mitigation

Loss mitigation for parades requires at a minimum careful pre-planning, stringent event coordination and, in some circumstances, contractual risk transfer.

Municipalities seeking to minimize potential liability, should consider risk transfer as a useful risk management tool. Contractual risk transfer is necessary when parade activities involve contractors, vendors, and/or concessionaires. The contract agreement may include an indemnification clause (also referred to as a hold harmless clause) stating that the contractor or lessee will indemnify and hold the public entity harmless in case of a loss. This provision alone does not ensure a transfer of risk because the contractor or lessee may not carry appropriate insurance or have the financial resources to support the

indemnification. Therefore the municipality should require the contractor or lessee to provide a certificate of insurance that provides evidence of adequate coverage and name the municipality as an "additional insured." The municipality also needs to verify that the limits in the contract/policy are adequate for the exposures inherent in the event.

According to the NTSB, at a minimum, a municipality's parade policy should address:

- risk mitigation
- contingency planning
- safety briefings
- driver and vehicle screening
- float safety
- notification of railroads or other entities (police, fire, emergency services) about potential hazards.

## Developing your plan

In reviewing best practices from universities, municipalities and other organizations that host parades, the following are critical elements to consider when developing written guidelines for parade activities within your municipality:

## Parade coordinator

- Coordinates and communicates all parade activities with other departments during the planning process including: law enforcement, the fire department, medical providers and emergency service providers.
- Develops a set of criteria for when to postpone or cancel an event.
- Disseminates all documented parade policy guidelines to all parade applicants/participants. Documents that each participant has received and agreed to the guidelines.
- Implements an active contingency plan to address such things as crowd control, injuries, accidents and fire hazards.

- Ensures that volunteers and assistants located throughout the route are easily identifiable (i.e. marked vests).
- Monitors weather conditions and plans accordingly. For heat conditions provide cool shaded areas and increase access to water supplies. In cases of extreme heat or cold consider rescheduling the event to protect participants as well as spectators.
- Establishes a "if you see something, say something" campaign into the parade plan. Creates signs, posters and handouts emphasizing the need for participants and spectators to report anything suspicious or a suspicious activity to event security or police.

## Parade route

- A documented dedicated route for the parade is critical. The route should not include regular vehicle traffic or parked vehicles.
- Streets should be adequately barricaded along the parade route.
- The parade coordinator should walk the route months prior to the event and identify any areas that need repair: i.e. cracks in sidewalks, potholes, and uneven surfaces. Repairing or marking significant cracks or holes and documenting that repair/marking may prevent slip and fall claims.
- Emergency vehicles must have access to the area to respond to any incident along the route.
- A sufficient number of police officers are needed to patrol the barricades and prevent spectators from blocking the parade route and to patrol for any suspicious activities.

### Drivers/vehicles

- All owners and drivers of parade related vehicles must sign "hold harmless" agreements protecting the city/municipality from liability.
- All vehicles should be driven by a licensed driver who is at least 18 years of age and who has auto liability insurance.
- Require drivers to maintain a distance of 50 feet from the preceding unit.
- Limit the speed of motorized units to 10 mph.
- A 180 degree unrestricted view is required for all drivers.
- Appropriate driver communication should be maintained at all times throughout the parade.
- All motor vehicles in the parade must be inspected by the fire/police department prior to the start of the parade.

### Floats

- Floats must be structurally sound and safely designed (this includes emergency exits for all riders and ample ventilation for the removal of vehicle power and generator exhaust).
- Limit the length, height, and width of floats to dimensions that accommodate the route's street widths, turns, bridge clearances and overhanging branches.
- All self-propelled floats must have a properly installed manufacturer's engine compartment hood.
- The hitch used to attach the float to the vehicle should be a factory "receiver" type or a welded pick-up bumper. No "bolt-on" hitches are permissible. A "drop-hitch" must be used for large trucks and should be at least 12" from the hitch to the ground.
- Floats that are self-propelled must be Department of Transportation (DOT) legal (lights, turn signals) to drive from the build site to the parade line up. Those floats that are not legal should be towed to the parade site.

- Include safety blocks for all tires on each float. Be sure the blocks are large enough to hold the float on a significant incline.
- All fueling of combustible engines must be completed prior to the start of the parade. Excess flammable liquids (stored gas containers) are not permitted on any floats or towing vehicles.
- All decorating materials used on the floats must be flame resistant.
- All floats should have a fire extinguisher on board.
- Prohibit any use of fire or flames on a float.
- Prohibit smoking on or near any float.
- Prohibit any candy, toys or other objects being thrown by participants on any vehicle or float.

### Float passengers

- Participants must remain on the float during the entire parade.
- All float passengers standing or sitting should be wearing a safety belt or have handholds or other support while the float is moving.
- Ensure that all participants adhere to the supervisory standard of one adult for every four children who are riding on the float.

- Provide all float passengers with emergency sound devices.
- Prohibit any float passengers from riding on the edge of the float.

### Crowd control/participant activities

- All parade participants should sign "hold harmless" agreements to protect the city/municipality from liability.
- Prohibit parade participants from walking near the floats and/or the vehicles.
- Any participants riding a bicycle, or any other wheeled apparatus must wear a helmet.
- Particular attention must be paid to any animals that are included in the parade. All animals must be listed on the parade application and they are required to have updated vaccinations, be in excellent medical health and be able to cope with large crowds and other animals.
- Bar fireworks, starter pistols and cannons. Moderate the level of amplified sound effects and music to avoid startling drivers and/or animals that are in the parade.
- Prohibit alcohol consumption during the event.



## Key components of a well executed certificate of insurance

- Name and address of insured party (i.e. outside party performing the activity)
- Name and address of the outside party's insurance agent
- Policy number
- Inception dates and expiration dates of coverage
- Coverage (usually general liability, automobile liability, and workers' compensation) depending on the work being provided and the exposure to loss
- Limits of coverage and any restrictions or deductibles that apply
- Description of operations
- The certificate holder's name
- Requirement of at least a 30-day notice to certificate holder of any changes or cancellation of coverage
- The authorized representative's signature. (A certificate of insurance is NOT valid unless a signature of the authorized representative is shown.)