

CATHOLIC MUTUAL... “CARES”

FIREWORKS DISPLAY SAFETY

Fireworks displays delight people of all ages. Many parishes and schools use fireworks during festivals and other celebrations. But fireworks are very powerful and require special handling. There are also many local, state and federal regulations that govern the safe handling, storage and display of fireworks. This is why Catholic Mutual recommends that all locations only hire properly trained, qualified and licensed technicians to operate any fireworks display.

To assist parishes and schools to determine if having a fireworks display is feasible at your location, the following is a breakdown of the major requirements for a fireworks display. As always, we recommend contacting your local and state authorities for their guidance.

- Only hire qualified, trained, licensed and experienced technicians for any fireworks display. With numerous local, state and federal laws that regulate fireworks, only a specialist should be engaged in providing this service.
- Ensure that all required permits and inspections are obtained by the hired technician. The technician or his company must provide a Certificate of Insurance, naming the diocese and your location as “additional insured”. The minimum requirement for General Liability should be \$2,000,000, but higher liability coverage may be required by local or state regulations.
- If the technician requires on-site storage, the building to be used must be inspected by the proper authorities. Also, adequate security shall be provided to prevent theft of the fireworks or vandalism to the storage facility. It is important to ensure that proper separation of the storage from buildings and roads and that no trespassing, no smoking, and other applicable warning signs are provided as well. It is recommended that neighbors are notified that you are temporarily storing fireworks for a display and assure them that all precautions are being taken for their safety. Include in this notification the date, time and schedule for the fireworks display.
- Before any contracts are signed, ensure you have adequate space available for the display. There are many restrictions on where fireworks can be set off, distance of the spectators, and adequate “fall-out” zones for the debris from the fireworks. Local fire authorities may even require firefighting crews on “stand-by” during the event. By working with local and state authorities, you can plan well in advance and ensure a fun and safe display.
- Catholic Mutual does not recommend fund-raising activities that involve sponsoring a fireworks stand or selling consumer fireworks to the public. This creates a unique and unwanted liability exposure for your insurance program. It also may not be considered compatible with the ministries of the Catholic Church.

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