



Organizing events introduces uncertainties — and uncertainties can quickly result in harm to people, property, and reputation.

From corporate conferences to holiday parties, from member educational seminars to annual meeting activities, most events require extensive planning to effectively manage risk related to workplace safety. Special event success can be measured in many ways – but events must also be measured in terms of safety. Event organizers have a duty of care to provide a safe working environment and to ensure that people are not exposed to risks to their health and safety.

When planning and managing risks associated with special events; credit unions should consider proper planning and staging activities. Proactive planning by event organizers means nothing should be left to chance. By using a systematic process of identification, assessment and control, relevant safety risks can be eliminated or minimized.

Adapting Special Events to the Pandemic



The pandemic has meant that venues have had to rethink and redefine their options. Thinking about social distancing, masks, vaccines, and cleaning equipment to ensure you meet the cleanliness procedures and protocols to offer safe and secure environment for all.

More than likely, hybrid meetings will become the norm as opposed to the exception. People can attend face-to-face or virtually so extra preparation may be needed. Returning to a live face-to-face event environment will take thoughtfulness from your organizers. You'll have to consider:

- Additional signage and handouts reminding all attendees of best practices and recommended behaviors.
- Spaced seating in presentations and meetings. Create floor and wall signage to remind attendees.
- Frequent communication reminders on staying safe best practices and recommended behaviors.
- Federal, State, and Local regulations or mandates related to physical distancing, inside/outside restrictions, hygiene, temperature checks, face coverings and the impact on your activity.
- How and when to clean, disinfect, and effectively use or distribute PPE.
- Your approach to hospitality and food & beverage considering pre-packaged, individual serving sizes.

Health, hygiene, and safety will be top of mind for organizations and attendees. Making sure to implement best practices and additional protocols can maximize success and minimize both personal and business risk.



When planning your event, it is important to remember that each event is different; from the type and number of people attending, to the nature of the event.

- **Risk of bodily harm or injury** - The risk of an employee, volunteer, or participant becoming injured should always be of principal concern. Obviously, the risk of injury varies greatly depending upon the nature of the event. Credit unions should ensure all proper safety precautions are taken and that there is a plan in place for a rapid and appropriate response to any injury.
- **Risk of financial loss from unforeseen circumstances** - Cancellations due to inclement weather, faulty budgeting, poor attendance, health circumstances, or improper licensing and insurance can cause a significant financial loss to the credit union. A key goal should be to engage participants and communities in a manner consistent with the credit union's financial risk appetite.
- **Risk of damaging the credit union's reputation** - Proper risk management is part of a credit union's responsibility when sponsoring events. By properly identifying potential risks and determining proper mitigation objectives, the credit union can move forward with reduced odds of damaging the organization's reputation.

Special Event Planning

Identify the organization's purpose in creating and sponsoring the event. The purpose and execution of any event should be geared towards advancing the mission of the credit union. Ask yourself, if something were to go wrong, could outside parties respond by saying "What were they thinking?"

Designate Key Personnel

An event leader or owner should be identified to provide overall leadership in the planning and risk identification stages of the event. Creating a special events team has the benefit of focusing on the planning and management of the event and establishing who is specifically responsible for each function. Also, all media or public information, as well as community liaison duties should be run through this leader.

Identify Operational Risks

A checklist will provide a guide to many of the issues to be considered when organizing your event. Depending on the nature of your event some issues may require more detailed assessment and provision of information prior to going ahead.

Check out the **Special Event Planning Checklist** on the upcoming pages of this resource.

Facility Selection and Management Risks

When selecting an event location, consider the adequacy and functionality of entrances, exits, lighting, restrooms, parking, and emergency needs. Ensure the facility includes access for all attendees and meets requirements for ADA consideration. In addition, communication and alarm options should also exist in the event of a concern or issue.

Meeting Rooms & Theater Spaces

- **Physical Distancing** - configure floor space, seating (meals, sessions, theatres, etc.), lines and traffic flow to enable 6 feet of social distancing. Use floor decals, signage and stations as reminders and guides.
- Create well ventilated spaces with anti-virus or anti-bacterial air filtering.
- Use touchless technology.
- Have ample hand sanitizer stations as well as individual hand sanitizers and anti-bacteria wipes for attendees.
- Introduce more frequent (and visible) cleaning and disinfecting of all touched objects and surfaces. Communicate your policy in advance to establish comfort.

Food and Alcohol Service

Host companies and organizations should work closely with venues to rethink their approach to hospitality and food & beverage. Making sure that all best practices are implemented, and offerings are reconfigured to minimize risk. Consider options such as grab & go use; no buffets; plexiglass barriers; use of PPE on servers and staff; and signage for social distancing.

When serving food, consider dietary needs and potential allergies when designing a menu. Third party vendors providing food services should be properly vetted. Kitchen or food truck cleanliness should be a priority. All food service providers should have the proper licenses / permits and be able to provide certificates or proof of recent inspection.

If alcohol will be served, professional bartenders trained to spot inebriation should be used. Using drink limits by distributing drink tickets or using another method of tracking should also be imposed. Consider providing cab or other safe ride share vouchers to reduce the risk of driving while under the influence.

Amusement Services

Whether it's inflatable bounce houses, pony rides, or action-adventure rides; you should thoroughly vet the ride vendor that is operating the ride and the related equipment. Inspection records, certificates of insurance, proper training records, monitoring protocols, and lease agreements should all be requested and reviewed. If animals are present, ensure proper handling instructions are followed and vaccination records are reviewed.

Harassment and Discrimination

Credit union policies addressing harassment and discrimination should contain specific verbiage that any prohibition of harassment and discrimination extends to any credit union on-site or off-site sponsored events. These policies should also make it clear that prohibited behavior extends to not only employees, but directors, volunteers, members, and any credit union vendors who may be attending or representing the credit union at an event. Remind all employees that events are about extending the credit union mission and emphasize the expectation to report any behavior that may be deemed inappropriate using established reporting protocols.

Social Media Response

Photographs and videos of any credit union-sponsored event will most likely end up on social media platforms. While content posted on credit union-owned pages can be controlled, third-party sites may present a potential issue. In the event offensive material or comments that do not align with the credit union mission have been posted; you should follow proper response protocols that have been discussed prior to the event.

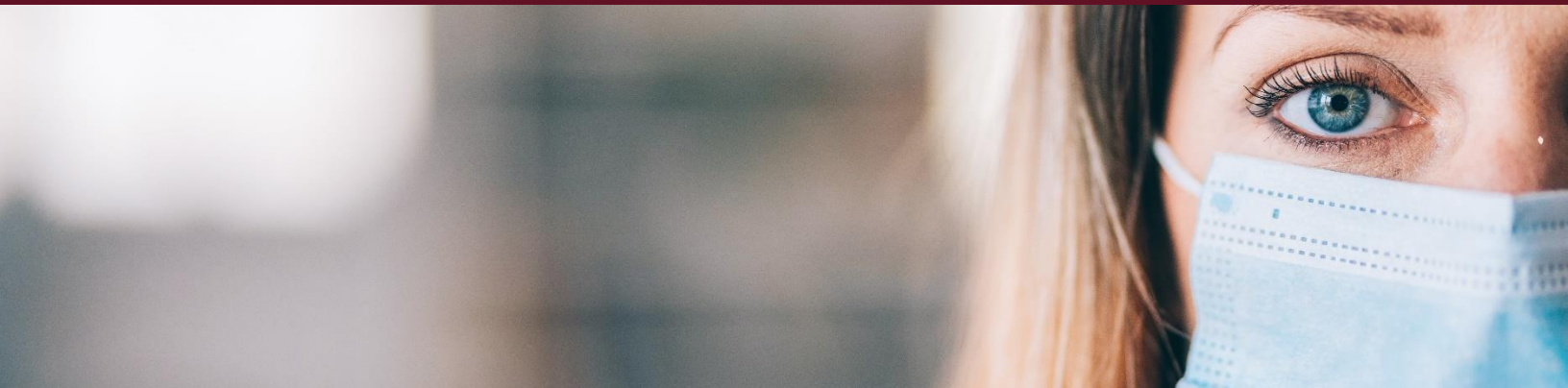
Event day safety

Access to medical care and first aid should be a priority. First aid kits, AED (automatic electronic defibrillator), and when necessary, personnel trained in emergency medical response should be on-site. If the event is not held at a credit union location, the credit union event leader should coordinate with local first responders, (police, fire, ambulance) to ensure adequate presence. Depending on the scale of the event, you should be prepared for the possibility of a large-scale attack. Active shooter and threat management protocols should be reviewed, and if necessary, adjustments made.

To learn more about special event risks,

simply [schedule](#) a no-cost personalized discussion with a CUNA Mutual Group Risk Consultant.

Risk & Compliance Solutions • 800.637.2676 • riskconsultant@cunamutual.com



Events & Gatherings: General Readiness Assessment

- ☐ Review relevant local / state regulatory agency policies and orders, such as those related to events, gatherings, and travel.
- ☐ Consult local health officials about recommended testing policies for events and gatherings.
- ☐ Consult with the venue operators about their COVID-19 policies prior to the event.
- ☐ Develop a plan to conduct daily health checks (e.g., temperature screening and/or symptom checking) of staff and attendees.
- ☐ Develop a plan to allow for social distancing before, during, and after the event (e.g., limiting attendance and modifying layouts before the event, providing physical barriers during the event and staggering exit times after the event).
- ☐ Consider limiting event attendance to staff and attendees who live in the local area (e.g., community, city, town, or county) to reduce risk.
- ☐ If attendance is open to staff and guests from other communities, inform attendees in advance so they can make an informed decision whether they will participate.
- ☐ Develop online attendance options in addition to in-person attendance to help reduce the number of attendees at the event.
- ☐ Develop a flexible refund policy.
- ☐ Designate a staff person responsible for responding to all situations and concerns. Make sure other staff and attendees know how to contact this person.
- ☐ Develop a schedule for increased routine cleaning and disinfection.
- ☐ Develop a plan to safely serve food, beverages, and merchandise, if applicable.
- ☐ Ensure organizations that share the venue facilities such as food vendors are aware of and follow all safety protocols.

Maintain an Incident Response Process

If an accident, injury, or verbal altercation should occur, the credit union should have a clear reporting process and incident response document prepared. Event leadership should clearly explain expectations and responsibilities. In addition, all event volunteers should be trained appropriately.

Review your Assessment

Following a successful event, it is important to review your risk assessment and determine what risks were mitigated appropriately. In addition, this is a good opportunity to address any items or gaps in planning that were missed. Event leadership should coordinate a post-event debrief and discuss lessons learned to ensure success going forward.

CONDITION	ACCEPTABLE Y / N / NA	NOTED ACTION / CORRECTION
Facilities:		
Adequate location of / access to toilets and hand washing (soap and water) facilities		
Adequate facilities for food catering preparation and clean up		
Sufficient lighting		
Adequate cover and/or shade from weather elements		
Adequate (visible) signage for entries, exits, toilet facilities, waste or recycling bins etc.		
Adequate signage for any hazardous / restricted areas		
Adequate or alternate recycling and general waste removal services have been organized and located		
Marquees, tents, food vans or other structures are erected or sited securely and do not encroach on clear paths		
Large tents / canopies used for outside events are certified to be flame retardant		
Tent stakes and ropes are properly marked and/or protected from inadvertent contact		
Permission is obtained for erection of banners, large display items, and/or amplified music / speeches, etc.		
Clearly-defined areas / paths for traffic separated from pedestrians. Walkways and parking lots are free of slip, trip, and fall hazards.		
Controlled traffic flow, adequate signage for traffic, and adequate parking areas for expected attendance		
Knowledge of power or other utility access or contact, if necessary		
Entrances and exit doors are unlocked, working properly, and clear of obstructions		
Electrical / Fire Inspector(s) approved permit with necessary inspections. Permits and inspections located on-site		
Number of event guests not exceeding the posted occupant load sign		
Firearms policy mirrors that of the credit union's policy.		
Third-party vendors' diversity, equity & inclusion practices mirror the credit union's practices.		

CONDITION	ACCEPTABLE Y / N / NA	NOTED ACTION / CORRECTION
Emergency Response:		
Clearly signed First Aid services, fire alarms, fire extinguisher locations are accessible and in clear view		
Face mask / covering requirements, screening protocols, and how operator must deal with food / alcohol service including service, cleaning, and disinfecting are followed according to local, state, and federal requirements.		
An Emergency Response Plan documented and in place - site maps available to all staff, emergency services and other relevant parties		
Effective means of communication provided between event personnel and First Aid facilities or personnel		
Fire lanes and emergency exits are clear and unobstructed		
Adequate access and egress around all staging and platforms for event patrons and emergency services		
Event Supervision:		
Adequate parking supervision with high visibility protection and communication devices		
All necessary permits and certification / licensing for traffic management obtained		
All staff and volunteers are trained to assess each task and use safe technique when lifting or carrying		
Weather conditions are planned for and monitored, e.g., non-slip mats, shade, sunscreen and drinking water available		
Appropriate security and crowd control measures have been arranged with Police or other authorities organized externally for the Event		
Cash handling safety procedures or arrangements have been made and will be implemented		
Event is ADA compliant and easily accessible with reasonably located handicapped parking and ramps to provide access into buildings (e.g., for patrons in wheelchairs, using walking aids)		

Incident Investigation

Any time an incident occurs, the injury should be reported right away. The credit union's assigned Safety Coordinator should conduct an investigation to determine the cause of the incident and determine whether the those involved were following established safety policies or government safety regulations.

CONDITION	ACCEPTABLE Y / N / NA	NOTED ACTION / CORRECTION
Food & Alcohol:		
Local Department of Health has been notified and made appropriate inspections		
Safe handling of foods is followed – no bare hands should touch ready-to-serve foods		
Reminder signs are posted to communicate the need for food handlers to wash hands after using restrooms		
Cooking appliances used at outdoor events are at least 10 feet from any combustible wall or roof and at least 20 feet from any building air intake, door, or window		
If alcohol is served, a temporary alcohol permit or existing facility license is extended for the event		
Bartenders are professionally-licensed, properly check IDs for legal drinking age, and are trained to recognize impairment		
Food service providers have the proper licenses / permits and can provide certificates or proof of recent inspection		
Miscellaneous:		
Certificates of insurance from vendors are provided with vendors naming the credit union as additional insureds.		
If drones are used for videoing or pictures, potential exposures related to property damage, bodily injury, and other liability losses are considered.		
Attendance of guest pets is properly addressed and communicated.		
If the event involves allowing members or general public to shred individual documents, ensure the shredding is done on-site with the individual witnessing the shredding.		

Note: This Checklist is not intended to include all aspects of your planning and/or inspection. It is designed to provide a simple framework to address some of the most relevant risks impacting credit unions as it relates to special event planning.

*To learn more about special event risks,
simply [schedule](#) a no-cost personalized discussion with a CUNA Mutual Group Risk Consultant.*

Risk & Compliance Solutions • 800.637.2676 • riskconsultant@cunamutual.com

Special Event Incidents

All credit unions have responsibility to protect employees, members, and visitors by taking measures to detect potential incidents and mitigate the consequences – including those involving special events. Losses and injuries can be costly for your credit union business – in lost productivity and claim costs.

Slip / Fall – Same Level

An employee was participating in a team building activity when they slipped and fell on the lobby tile. An MRI revealed a torn ACL and meniscus which was surgically repaired. Additional post-operative therapy was needed to get the employee back to work due to other non-claim related issues.



Time out of work: The employee lost time due to surgery and post-operative activities. The credit union did work to accommodate the restrictions once the employee was released to light duty. The employee was released from care one year post surgery.

Underlying cause:
Quick movement caused mis-step

\$80,000

Slip / Fall from ladder

The credit union sent employees out for a day of volunteer work within their community. During one of the activities, an employee fell from a ladder sustaining several injuries. The extent of the injuries to the leg did require a total knee replacement and led to several months of therapy. Medical treatment and restrictions continued for roughly a year before being released by the physician. .



Time out of work: The employee was taken out of work due to the surgical procedures and was eventually released to return back to work with permanent restrictions of seated work only which was accommodated by the credit union.

Underlying cause:
Unfamiliar to the type of work

\$118,000

Risk & Compliance Solutions • 800.637.2676 • riskconsultant@cunamutual.com

This resource is for informational purposes only. It does not constitute legal advice. Please consult your legal advisors regarding this or any other legal issues relating to your credit union. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Insurance products offered to financial institutions and their affiliates are underwritten by CUMIS Insurance Society, Inc. or CUMIS Specialty Insurance Company, members of the CUNA Mutual Group.

2021 CUNA Mutual Group Proprietary and Confidential. Further Reproduction, Adaptation, or Distribution Prohibited.

800.637.2676 | cunamutual.com

P.O. Box 391 | 5910 Mineral Point Road

Madison, WI 53701-0391

#10007888-0918 (rev 1021) © 2021 CUNA Mutual Group, All Rights Reserved.

