

Community Festivals Insurance	Policy	G7
	Effective Date	April 2002
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What is the policy?

Festivals, in whatever form they take, do not fall within legislatively defined local services. The organizing and conducting of festivals is therefore outside of council's duties and responsibilities as defined in The Northern Affairs Act.

It is department policy that if a community wants to organize and conduct a festival, insurance coverage will be provided by the Manitoba government's liability insurance. Coverage is for council employees and representatives while acting within the scope of their duties. Council shall not organize or conduct events involving high-risk activities, such as motorized vehicle racing or demolition. This insurance covers legal liability claims by individuals who have suffered bodily injury or accidental property damage due to the council or its representatives. The coverage includes legal costs to defend the action.

It should be noted that this insurance coverage does contain a deductible and some exclusions (ex: no coverage is provided for intentionally harmful acts, fines, motorized vehicle racing, competitive racing or demolition, etc.).

The community or the Manitoba government will not assume responsibility or liability for:

- organizations other than council
- individuals, including council members, acting in a personal capacity or outside the scope of authority as council members, who are organizing or conducting a festival or similar event

The community shall adhere to the Manitoba government's contractual guidelines which state there will be no assumption of liability from third parties, including those providing entertainment such as rides or performers.

The liability insurance premiums for the term of a festival or similar event other than council activities will be paid by the community organization or individual.

Community responsibilities

- The community should immediately contact the department if an incident resulting in property damage or bodily injury occurs and could result in a claim against the council or the Manitoba government.
- Council employees and representatives should not discuss such an incident with anyone, except to provide factual information to recognized authorities such as the police.

Department responsibilities

- The department will report any incidents to the Insurance and Risk Management Branch of Manitoba Finance.