

Hosting Successful Events on Church Property

Chances are, your church space and property are used to host activities other than religious services: an annual fundraising event with carnival rides for children, or frequent wedding receptions at which liquor is served. Each type of event poses its own risks to your organization, which is why it's so important that church leaders do their homework.

Insurance Issues When Hosting Events

If the festivities you are hosting include amusement rides, inflatables, or concerts for instance, make sure you have per-event liability coverage. And be sure that the outside contractors who will be contributing equipment and services provide their own current and verifiable proof of insurance.

Those who plan on using church facilities for a private event such as a wedding should also provide proof of insurance for whatever liability issues you may identify. For example, people may need to secure coverage of a specific minimum limit to compensate the church in case of a cancellation.

They also need liability coverage for alcohol-related accidents, damage, or problems for which the church might be held liable. Be aware of the special instructions for **liquor liability**.

Require that the church be listed as an additional insured party on the renter's insurance when renter's insurance is required. Talk to your insurance agent about any questions you might have prior to solidifying rental agreements. Your agent can determine if additional coverage will be required. Be sure your church has enough insurance to cover all of the renters, exhibitors, service providers, and volunteer workers.

Make sure church leadership and those who will be using church space have entered into a written agreement about the use of church facilities. Explain and enforce any restrictions in your agreement.

Safety Officer, Volunteers, and Security

No matter what type of church-sponsored event you're hosting, be sure to assign a staff person as the safety and risk officer. This person should be knowledgeable in the area of event supervision in order to help prevent or lessen the impact of accidents and mishaps.

Lots of activity often means lots of volunteers. Trained volunteers should be stationed near activities (especially rides) to watch for situations such as rough play or other misbehavior that could lead to injury. In the case of carnivals, volunteers can further contribute to a safe environment by making sure that rides are functioning safely and that inflatables have enough air. Also be sure to hire security personnel for events; don't leave this up to the person who will be renting the space.

Hosting events in your church facility can be an important – and fun – part of your community outreach, and a critical part of your fund raising strategy. Just be sure to prepare for events carefully and mitigate risk so that everyone can enjoy themselves.