Dear Jay,

Following up on our phone conversation, as you move forward with plans for your upcoming church festival, I wanted to provide you with a comprehensive overview of risk management strategies to help ensure the event is safe, compliant, and successful. Below are several key areas to consider:

**1. Insurance & Liquor Liability**

* **Incidental alcohol consumption** (BYOB-style, not sold or served by the church) must be carefully managed. We recommend:
* Posting clear signage: “No alcohol sales permitted. Drink responsibly. Must be 21+.”
* Prohibiting alcohol in children’s or youth-designated areas.
* If alcohol will be **sold**, the church’s policy excludes liquor liability. In this case:
* Engage a licensed alcohol vendor who carries their own liquor liability insurance (minimum $1 million coverage).
* Require the vendor to provide a Certificate of Insurance naming the church as an additional insured.
* Ensure the vendor obtains all required local/state permits (e.g., from the ABC board).
* Have a signed vendor agreement including an indemnification clause.
* An excess special events liquor liability policy can be purchased as an alternative if the church decides they want to sell.

 **2. Safety & Emergency Planning**

* Prepare a written emergency response plan for medical incidents, fire, weather, and crowd issues. Assign roles and responsibilities to staff or volunteers.
* Have first aid on-site, with clear signage directing attendees where to go for medical help.
* For outdoor events, be ready with a severe weather contingency plan.
* Establish an incident reporting process and point of contact in case any issues arise.

 **3. Volunteers & Staffing**

* Background checks should be conducted on volunteers working with children or handling money.
* All volunteers should receive a short training on emergency protocols, alcohol guidelines, and general expectations.
* For youth safety, consider using wristbands and check-in/check-out procedures in children’s activity zones.

 **4. Vendor & Activity Risk**

* All vendors should sign an agreement with the church outlining liability and insurance requirements. This includes food vendors, ride operators, and entertainers.
* Food vendors should hold valid permits and food safety certifications.
* For bounce houses or rides, use only insured, professional providers and have their setups inspected before the event begins.

 **5. Financial Controls**

* Use lockboxes and assign cash-handling duties to trusted volunteers in teams of two or more.
* If you’re using mobile payment systems, have backups available in case of technology failure.
* Set aside a contingency budget (10–15%) to cover unexpected costs.

**6. Communication & Signage**

* Use signage to clearly communicate rules around alcohol, safety, and emergency procedures.
* Example signs include:
* “Alcohol not provided or sold by the church.”
* “BYOB permitted. Must be 21+. Drink responsibly.”
* “No alcohol in youth areas.”
* Designate a spokesperson in case media inquiries or public concerns arise during or after the event.