



## Risk & Safety

Block Parties are a great way to meet and have fun with your neighbours, but sometimes accidents happen. Here are some tips and suggestions to plan for a safe event.

### **Consider Potential Risks and Plan for Safety**

Any new or non-regular event is generally higher risk with possible hazards that can lead to damage or injury. When planning a Block Party, we suggest you spend a little time considering potential risks and plans that eliminate and mitigate them. This may include:

- Weather
- Ages and experience levels of attendees
- Neighbours who have disabilities or mobility challenges
- Food allergies
- Types of events that will take place
- Conditions and hazards that may be on the street or yard
- Other potential risks

Don't let this discussion become a negative thing. All you're doing is recognizing hazards that already exist and planning appropriate and simple steps to reduce the potential that those hazards result in an incident that spoils your day. For example, are you having a fire pit or BBQ? Are these set up in a place that children (and adults) can't easily touch the hot metal or run into exposed flame? What special events are planned for children? Bouncy Castles? Hired entertainment? Games involving the throwing of objects? Is there proper installation and set up? Are appropriate barriers in place to ensure that children don't easily run into the field of play?

### **Insurance**

In most cases your Home Insurance probably covers any incident that could occur at a block party. If this is of concern to you, call your broker or insurer to be certain. Should you wish for added insurance, the City of St. Albert, through the city's broker, has been able to arrange a liability insurance policy at low cost that can provide event specific coverage for Block Parties. For more information contact Sandy Esposito at [insurance@stalbert.ca](mailto:insurance@stalbert.ca).