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for decision makers.**

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## Buying Special Event Insurance

Anyone can buy insurance to cover special events that range from a child's birthday party to the Olympic Games and countless variations in between. Unfortunately, because it is often purchased at the last minute by people who have not budgeted for it, the process can be laden with misunderstandings, misrepresentations and outright fraud. As venue operator, you can reduce the last-minute rush by making it clear early on that insurance is necessary.

**You need to be sure** that the organizer has insurance to cover from the very beginning to the very end of the event. Policies usually are effective at 12:01 a.m. on the first date and expire at 12:01 a.m. on the ending date. Claims outside of the insured dates are not covered. Include both set-up and tear-down periods within the insured dates.

**As venue operator**, reduce your renters' cost by purchasing an annual 'users' policy you can re-sell to event holders. Depending on the type and duration of their event premiums range from \$50.00 to \$500.00. This cost is often far better than the event operator can obtain on their own.

When helping to arrange the event insurance, you need to clearly understand the nature of the event. This includes the activities planned, the expected number of attendees, whether or not food and alcoholic beverages will be served and the type of entertainment planned.

If the event promoter comes to you with their insurance already in place, review it carefully to ensure that all of the risks are covered by their policy. If they have been able to get 'a really good price' – what is not insured? Most insurers offer optional coverage for such things as liquor liability, sub-contractors, venue damage, non-owned auto insurance and so on. Third party vendors and amusement ride operators are often contractors of the operator. You typically only have evidence of insurance from the event operator, not the sub-contractors. You do not want to find out after a loss that there was no insurance for injury or damage caused by a vendor.

**Finally** – as always – beware the fine print!

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Smooth seas do not make  
skillful sailors

~ African Proverb ~

## Hire the *Right* Employee - Conducting the Interview (continued from August, 2009)

In the August 2009 Risk Matters, we discussed four important steps in planning for applicant interviews. In this issue, we consider how to conducting the interview process.

Whether or not you have ever interviewed someone – you have been interviewed at some time. There are five distinct stages to the interview session. These process begins when the interviewer meets the interviewee for the first time:

1. Greetings – begin with a smile, a handshake and a few casual comments. Follow up with a short outline of the interview structure and objective. For example, “In this interview, we want to ... “
2. Go over the application, or resume, confirming specific information such as the length of time at prior employers, examples of in-house courses, details on industry-specific training, etc. Use open-ended questions as much as possible.
3. After the applicants have answered your questions, and any that may arise from replies, provide more details about the department, corporation or specific work that you believe are relevant. Never do this before your discussion as they may tailor their answers to what they think you want to hear.
4. Give the candidate an opportunity to ask questions before they leave. Answer their questions as openly and honestly as you can.
5. End the interview by thanking them for coming and advise them what your next steps are and how long you expect it will be before a candidate will be chosen.
6. Immediately after the interview, review your notes with other interviewers to compare impressions. Rate each candidate to identify you preferred choice.

A structured interview process improves your chances of hiring the right employee – the first time – and every time.

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