



Fireworks Safety

Many people have fond memories of a fireworks show. The beauty and wonder of those shapes and colors combined with the “music” is nothing short of magic! However, data from the Consumer Product Safety Commission shows that not everyone’s experience is magical. An average of 180 people go to emergency rooms every day due to fireworks in the days surrounding July 4th.

If your church is considering a fireworks display, please make sure that:

- You can legally set off fireworks in your state and community (just because others are doing it, doesn’t mean it is legal).
- You are purchasing the fireworks from a reputable source (in 2014 more than 41% of imported fireworks tested by the CPSC and the US Customs and Border Protection were found to contain banned hazardous substances). Reputable distributors will be licensed.
- Your fireworks display (even sparklers, etc.) is covered by your insurance program. Many insurance programs consider fireworks and pyrotechnics an exclusion and you will not be covered if something goes wrong.

Because the use of fireworks is an exclusion in the Insurance Board policy, we recommend leaving it to the professionals. You can still host a fireworks display! Just consider this:

- Use a professional, licensed contractor, and make sure s/he pulls the necessary permits. Your contractor should have certain items available on the day of the show, but it might be a good idea for your church to be prepared with: a fire extinguisher, a first aid kit, flashlights, a cell-phone, and a water source.
- Secure a contract with the professional that includes indemnity language and a hold harmless agreement, and require that the contractor adds your church as an “additional insured” to their insurance policy.
- Contact your local emergency services to make them aware.
- Choose a location away from any buildings (your professional will have advice).
- Ensure everyone maintains a safe distance from the base of the display as well as any falling debris and embers.
- Make sure there is a safe evacuation path and plan should an emergency arise.
- Wind and moisture levels should be factored into the decision to begin, postpone, or even cancel the show.



INSURANCE BOARD
Partners in Protection

Our insurance serves you so you can serve God.

Serve God

For more information on fireworks, we recommend the following source: <https://www.cpsc.gov/Safety-Education/Safety-Education-Centers/Fireworks>