

## Get the word out on fireworks in June

**Many cities and localities sponsor Independence Day parades and fireworks displays. They are typically a source of community spirit and festivity, but the pyrotechnic enjoyment often spills outside of expertly controlled displays. To help prevent property damage and injury, apartment and condo associations and property managers need to be vigilant and proactive. That's what we'll explore in this blog.**

You can start by alerting residents about your building or complex policies on fireworks use on balconies, in common areas or anywhere else on the property. You may also want to encourage residents' participation in a community event that affords the opportunity to enjoy fireworks in a controlled, safe environment.

If your complex is sponsoring a Fourth of July event, make the rules on fireworks, sparklers and other pyrotechnic displays clear beforehand and at the gathering. Clear signage and extra hands on deck to enforce policies send a clear message that you are serious about safety.

### Sponsoring a Display

If you want to hold a celebration of your own with fireworks, definitely consider hiring a professional pyrotechnic company that offers setup, cleanup and its own liability insurance policy. For added protection, have your insurance broker look over the provider's liability coverage to make sure it doesn't leave gaps that expose your complex to liability for accidents or injuries.

While it's not recommended, some apartment and condo associations decide to have their own displays without hiring a company. Some use an off-duty fireman or another person with pyrotechnical experience to set off the fireworks. In any case where you plan to hold a fireworks show on your own, you must follow local safety laws and you should immediately apply for a special liability insurance policy.

The application will ask very specific questions about the types of fireworks that will be used, the qualifications of the pyrotechnician and support personnel, spectator safety plans, and fire marshal approvals, among other things. Often, the pyrotechnician and anyone assisting him will be excluded from coverage, so discuss that exposure with your agent.

The key to all fireworks displays is proper planning and execution to ensure safety. Establish good policies and communicate them thoroughly, and remember to protect your complex with proper special events and liability insurance early in your planning process.