

THE CATHOLIC MUTUAL CONNECTION

Be Festival-Smart

Many Catholics have fond memories of the parish festivals of our youth - it was one of the first times we were allowed to explore a little on our own, our parents confident that we were safe among our church family. For adults, it is a fun opportunity for the entire parish community to gather together outside of Mass, share a tradition with different generations, and, hopefully, raise some funds for the church.

Of course, anyone who's ever been involved in the planning of a parish festival knows they take a whole lot of work. No sooner have you pulled down the big top on this year's, than it's time to start planning for the next one. They also come with their fair share of risk. Not only are there considerations involving rides, food and money, but most parish festivals are open to the public, which can leave the Church vulnerable to many different kinds of potential exposures.

As you finalize preparations for your event, we recommend familiarizing yourself with the [guidelines](#) for festivals, and utilizing our [Festivals-High Risk Events Best Practices Checklist](#), both of which can be found in our CARES library. The document also includes a Vendor Hold Harmless agreement and an accident form. Furthermore, you can learn how to incorporate the most important components of a safe and successful parish festival by watching our [video](#). If you have any questions, please contact your risk management representative.





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SAFETY TIP

It is very important to read a contract before signing and equally important to understand what the contract says. Contracts should only be signed by the pastor, principal or business manager. Your Catholic Mutual risk management representative is happy to review any contracts you are considering to ensure there is no language within that would leave the Church vulnerable to exposure.

To ensure that Catholic Mutual has adequate time to review a contract, please allow at least fifteen (15) business days for review and be sure to provide the entire contract. When signing a contract before it has been approved is a necessity, consider writing on the contract, "This contract is contingent upon the approval of our insurance company representative." This will allow you to void the contract, if necessary.

Alert Drivers Only

Distracted driving is a huge and growing problem in our society. In fact, a study by the National Highway Traffic Safety Administration (NHTSA) determined that in a recent 12 month period, distracted driving caused more than 3,300 deaths and 387,000 injuries in the United States.

To help ensure that those responsible for operating vehicles in your diocese are doing so on high alert, we have put together [a list](#) of do's and don'ts that drive drivers to distraction. We also recommend that your drivers familiarize themselves with [Important Steps to Defensive Driving](#), and our [Be Smart-Drive Safe](#) online defensive driving course.

