



MEMBER ALERT

FIREWORKS

Exclusion in the SISC II Liability Memorandum of Coverage for losses resulting from fireworks.

Section VI – Exclusions:

This memorandum of coverage **does not** apply to actual, alleged or threatened liability arising out of or in any way connected to: **Fireworks**

- It is extremely important that the district assess this risk to be certain a fireworks display is in its best interest, as **no coverage** under any circumstances would be afforded by SISC.
- SISC recommends that the district's legal counsel review any agreement prior to its execution for these types of events.
- As remote as this potential liability would appear to be, the possibility of a high exposure claim does exist should something go wrong. The obvious risk is whether or not there is a high potential for fire danger anywhere near where the display will be taking place.