

*the co-operators*<sup>®</sup>

Insurance/Financial Services

**Covid: Risk Management for your Fair**

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Supreme  
Champion  
Sponsor

*Shawn* **LAPALM**  
INSURANCE AGENCY INC.

# The Challenge



Government  
of Canada

Gouvernement  
du Canada

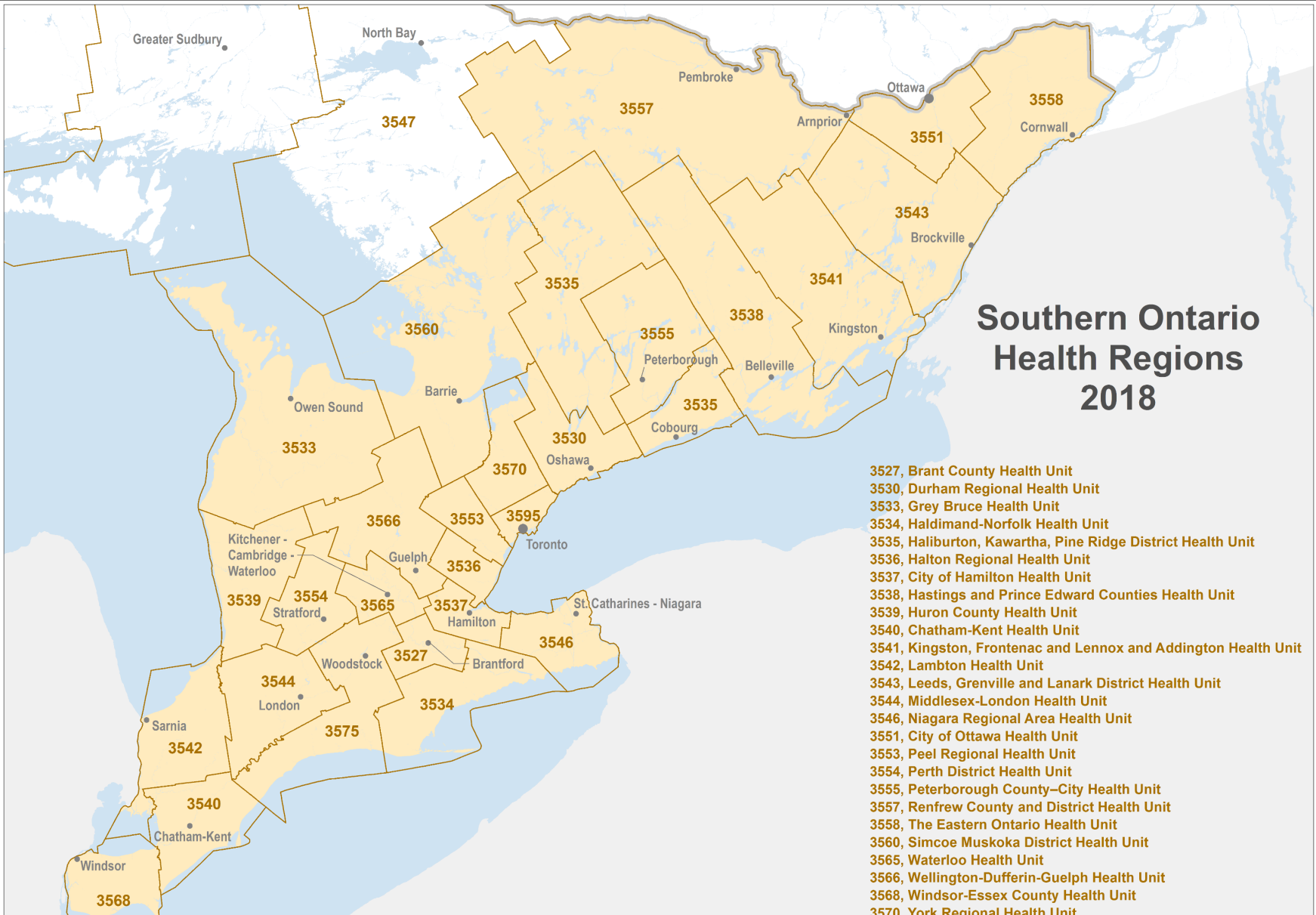
**Ontario**



# The Challenge



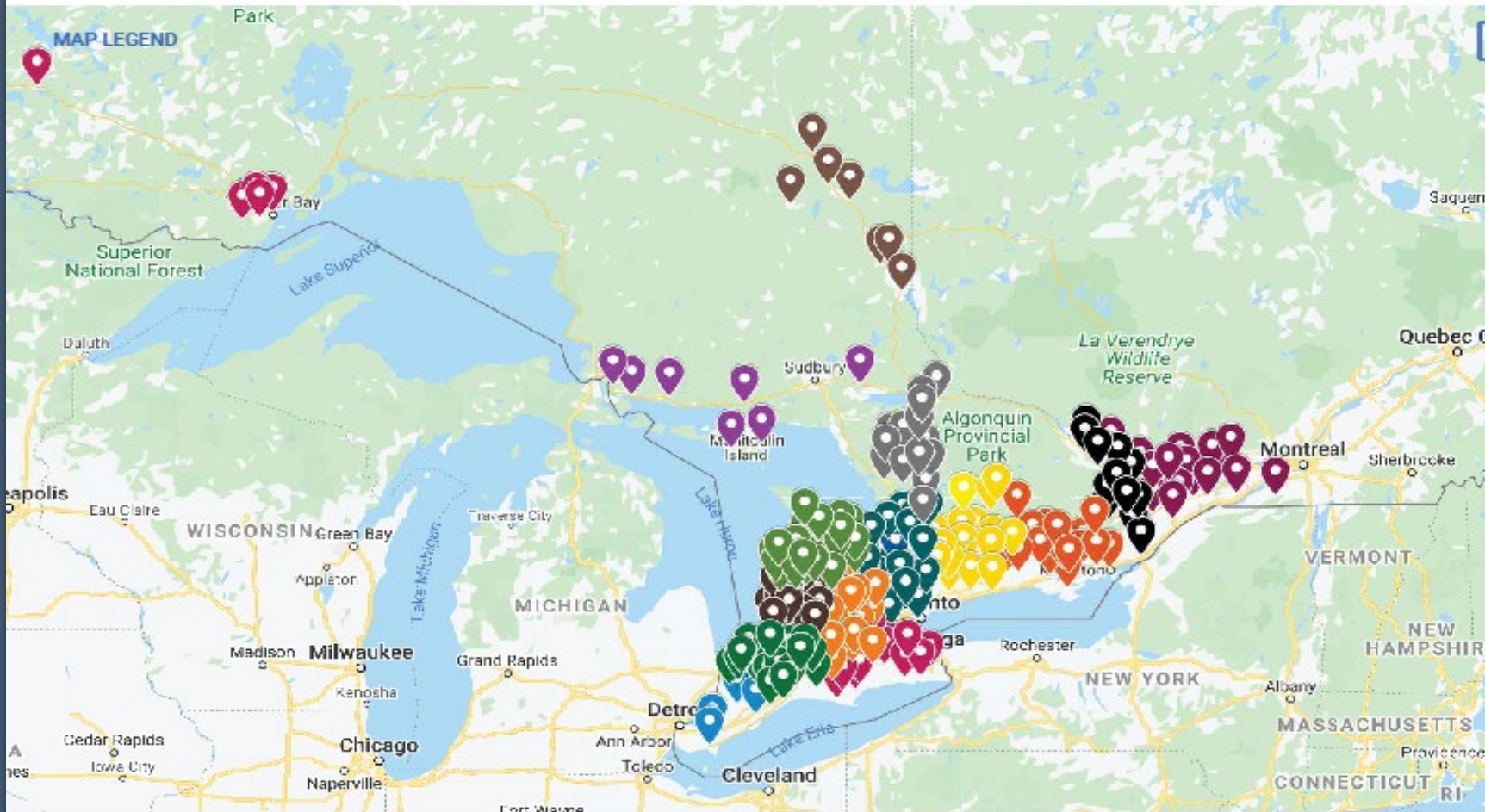
**Canada's 24 hrs News**



## Southern Ontario Health Regions 2018

- 3527, Brant County Health Unit
- 3530, Durham Regional Health Unit
- 3533, Grey Bruce Health Unit
- 3534, Haldimand-Norfolk Health Unit
- 3535, Haliburton, Kawartha, Pine Ridge District Health Unit
- 3536, Halton Regional Health Unit
- 3537, City of Hamilton Health Unit
- 3538, Hastings and Prince Edward Counties Health Unit
- 3539, Huron County Health Unit
- 3540, Chatham-Kent Health Unit
- 3541, Kingston, Frontenac and Lennox and Addington Health Unit
- 3542, Lambton Health Unit
- 3543, Leeds, Grenville and Lanark District Health Unit
- 3544, Middlesex-London Health Unit
- 3546, Niagara Regional Area Health Unit
- 3551, City of Ottawa Health Unit
- 3553, Peel Regional Health Unit
- 3554, Perth District Health Unit
- 3555, Peterborough County-City Health Unit
- 3557, Renfrew County and District Health Unit
- 3558, The Eastern Ontario Health Unit
- 3560, Simcoe Muskoka District Health Unit
- 3565, Waterloo Health Unit
- 3566, Wellington-Dufferin-Guelph Health Unit
- 3568, Windsor-Essex County Health Unit
- 3570, York Regional Health Unit

# The Challenge



# The Challenge



It can be overwhelming....then add in



HR Policies  
Tracing policy  
PPE  
Gathering Limits  
Operation hours  
Etc....

...Then throw the Insurance  
Guy into the mix too....

**Top 4 Starting Points**



# #1 Local Health Unit

# Local Health Unit



**Make Contact and have an in-person meeting**



**Get to know your contact now and early in the process**



**Ask for advice and guidance**



**Make them apart of your planning**



**Ask them for documents and policies..don't make them up**



**Then implement the protocols and policies formally at a board meeting**



**Work on a written plan for Volunteers, Vendors, Spectators and Animal safety**

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# Local Health Unit

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- Budget for increased expenses to implement new policies, procedures, cleaning, volunteer safety.
- Look for Federal, Provincial and Municipal government programs
- Local Programs and support
- Sponsors: Safety companies and product wholesalers

# #2 Back to In Person Meetings

The Return of Safe Meetings

Why is this important?

- “.....if you cannot run a safe in-person meeting with protocols in place....you are defiantly not ready to run a fair.....”

# Meetings



RISK MANAGEMENT



BACK TO BASICS



DOCUMENTATION



FORMALIZATION OF  
DIRECTOR INPUTS AND  
VOTING



THE FIRST STEP IN GETTING  
THE AGRICULTURAL SOCIETY  
UP AND RUNNING AGAIN



BUILDING AND GROUNDS  
INSPECTIONS



AND LASTLY....ANNOUNCE IT



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# #3 Prepare: What will the new post- covid Fair look like?

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- The Chances of a 2021 or 2022 fair looking similar to a past fair is probably not going to happen....
- Some things to think about.....

# #3 The Plan



Volunteer Safety and PPE as mandated



Vendor contracts and safety plans (midway, food vendors, 3<sup>rd</sup> party performers or events, etc)



Animal competitions



Cashless event???



Cleaning Policy



Attendance limits?

## #3 The Plan

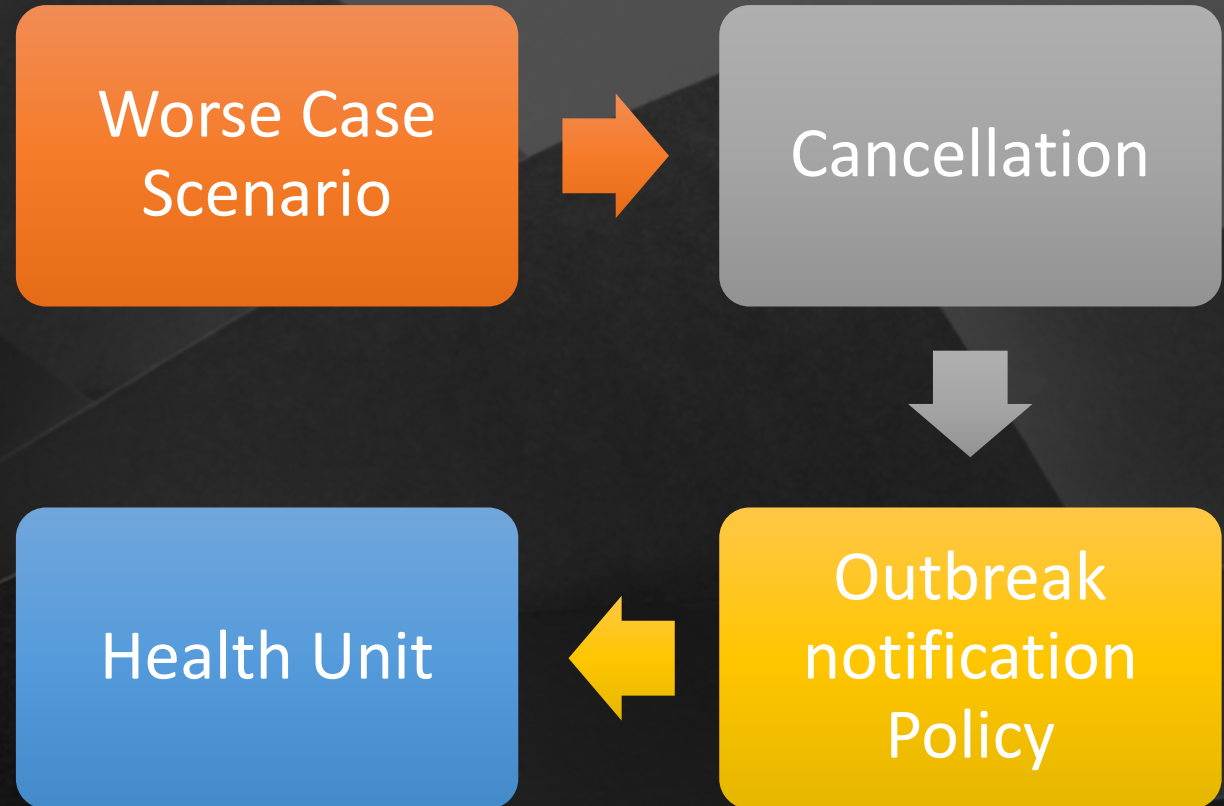


Budgets: a line will need to be added



Risk Management Plans updated and approved at board level

#3  
The Plan



## #3 The Plan



Confirm possible schedule of events with:



Local Health Unit



Insurance and Virtual Fairs

## #4 Contracts



PLEASE REVIEW AND  
SEEK LEGAL ADVICE



SOMETHINGS TO PAY  
ATTENTION TOO:



# #4

# Contracts

- Force Majeure
- a common law phrase and clause seen in business contracts, is used to define a situation where one or both parties feel they should no longer be responsible to perform obligations under the terms of a contract – *such as during a pandemic*.
- CAUTION: this term is for “unforeseeable” events....

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# #4

# Contracts

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- With your Lawyer, you should be drafting new contracts for rentals, storage, vendors and any other activities requiring a contract
- Do not rely on broad form wording, be specific: a portion of your updated clauses may include “... flooding, storms, explosions, infestations, epidemic, or pandemic (specifically including COVID)...”
- Amending the contract: terminating or pausing?

## #4 Contracts



Read the entire contract before signing.....if it doesn't feel right or look right, do not enter into it without advice.



Can you cancel the contract with the other party for any reason...can they cancel on you for any reason?



Rental or Vendor Contracts:

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## # 4 Contracts

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- Refunds
- Did you give a deposit?
- How are you going to recoup the deposit if the contract is not executed?
- Is it clearly outlined?
- Are you owing a return of deposit?



## #4 Contracts

- Key Points:
- It is your event....
- No one wants to pause or cancel an event....
- For the best of the organization:  
you need to know your rights and have them clearly laid out for all to see and follow.

# Final Thoughts Moving Forward

You are the  
Employer:  
Volunteers and  
Employees

Risk Management  
Documentation

Rules and  
Regulations are  
changing weekly

Stay in constant  
contact with local  
Health Unit, and  
Business Partners

Insurance: Industry  
Issues

OAAS



# Questions and Contact info

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