



North Dakota
INSURANCE
DEPARTMENT
PROTECTING THE PUBLIC GOOD
SPECIAL FUNDS DIVISION

Advisory

Proms and Graduations - Understanding the Risks

With prom and graduation season approaching, it's time to think about the potential risk of property that comes with hosting large events at your school facilities.

Water fountains have long been a popular choice for a central prom decoration. Unfortunately, they are also one of the most cited causes for significant water damage to gymnasium and auditorium floors. Common problems include leaking pool reservoirs and pumps, accidental tipping, improper filling and drainage, and issues resulting from faulty installation and setup. Before allowing any water decorations at your event consider the potential for negative outcomes such as the costs associated with repairs and the possible cancellation of future events due to the repairs themselves and delays in hiring qualified contractors.

In the interest of loss prevention, the North Dakota Insurance Department strongly recommends fountains not be placed on or near a wood floor. However, if the decision is made to allow fountain-type decorations at these events, there are three ways to reduce the risk of a claim:

1. Make sure there is an adequate moisture barrier between the floor and fountain.
2. Test all equipment before it is set up.
3. Monitor the fountain while it is in use.

Fire safety is another area of concern when hosting prom and graduation events. The following areas should be discussed when planning the event:

- Keep decorations away from potential fire ignition sources.
- Make sure your electrical system can safely handle the load of lighting and audio equipment used by a band or DJ.
- Event staff and chaperones should meet prior to the event to discuss fire and other emergency procedures.

By understanding the risks associated with prom and graduation events, school organizations can make informed choices about the types of activities, decorations and entertainment they allow. Addressing these issues prior to the event will reduce the potential of loss and ensure the safety of those in attendance.