

## Risk Issue

Many Members call each year with coverage questions regarding bonfires. Whether your bonfire is on your property or is a school sponsored event on someone else's property, you may have a liability exposure if damage or injury occurs. This is a high-risk activity and is not recommended by the Pool. However, if you choose to accept this risk, please take these steps to ensure that this event is safe for all involved.



## Bonfire Accidents

In 2018, a high school in Northern Colorado held their annual homecoming bonfire on site. Firefighters used a mixture of diesel and gasoline when starting the fire. The warm evening temperatures caused a high amount of gasoline in the mixture to vaporize, followed by a large ignition. One firefighter suffered a minor facial burn.

In November 1999, Texas A&M University was preparing for their annual Aggie Bonfire. The 59-foot high stack of logs collapsed during construction. There were 58 students working on the stack. Twelve students were killed, and 27 students were injured. Rescue operations took over 24 hours. The university agreed to a \$2.1 million settlement.

## How Does Your Coverage Apply?

Under the CSDSIP School Entity Liability (SEL) Coverage, the Pool would defend any claim or suit brought against the Member, subject to the policy terms, conditions and deductible, and the Colorado Governmental Immunity Act (CGIA).

Any property damage to the Member's property would be covered under the Property Coverage subject to the policy terms, conditions and deductible.

Coverage does not extend to any third-party individual or company that may conduct the bonfire event or on behalf of the Member.

## Risk Control Recommendations:

Before your bonfire:

- A permit is required for a bonfire (International Fire Code 2015, 307.2.1). Contact your local fire code official to obtain a permit before conducting any bonfire.
- Contact local authorities for information on ordinances and emergency medical and fire services. Determine if these activities are allowed in your area.
- The Pool recommends that emergency medical and fire agencies be present at your event. If they cannot attend, ask them to be on the alert and ready to respond quickly if anything happens. Have cell phones or other means to call them immediately in an emergency.
- Designate an adult supervisor to oversee the planning and construction of the bonfire site to ensure consistency in its construction and proper materials are used.
- Build the bonfire in a safe location away from buildings, trees, and power lines. Per the International Fire Code, a bonfire shall not be conducted within 50 feet of a structure or combustible material unless the fire is contained in a barbecue pit. Conditions that could cause a fire to spread within 50 feet of a structure shall be eliminated prior to ignition. (IFC 2015, 307.4.1)
- The bonfire should be constructed in daylight hours to ensure proper placement and that it is safely constructed. The site should be inspected prior to lighting to ensure no danger to people or property.
- Only seasoned firewood or similar burning materials should be permitted as fuel for bonfires. **No material should be used containing any solvents or flammable materials.**

- Set up non-combustible barriers to keep the public at a safe distance from the fire.
- If you're using hay bales as seating, place them at least 50 feet away from the fire.

## During your bonfire:

- Do not use liquid flammables to light the fire.
- Have suitable first aid kit available.
- A minimum of one fire extinguisher rated 4-A must be available for immediate use during and after the bonfire (IFC 2015, 307.5).
- Exit lanes must be maintained leading away from the fire.
- Have an adequate number of attendants for the fire and chaperones for the students.
- Do not allow anyone from the public near the fire.
- Do not allow anything to be thrown into the fire.

## After your bonfire:

- Bonfire attendants must stay on duty until the fire is completely extinguished (IFC 2015, 307.5).
- Do not put bonfire remnants (wood, ashes, coals, etc.) into trash receptacles that contain combustibles.

If you have questions, please reach out to Risk Control.