

Risk Mitigation for Cemeteries Filling Calendars

Don't Let a Claim Ruin a Great Event

by Domenic Antinucci, CPCU

CONGRESSIONAL CEMETERY IN WASHINGTON, D.C., is one of the nation's oldest cemeteries. Its history dates to the 1790s and operates under a Victorian-era precedent when it was common for cemeteries to function as public spaces. Accordingly, it was not uncommon to find families gathered for picnics or young lovebirds wandering the grounds as part of their courting rituals.

Centuries later, that tradition continues. Congressional, and other historic cemeteries around the country host countless creative events to fundraise for their properties and to better connect with their communities. Twilight tours, murder mystery dinners, 5K runs, yoga classes, music festivals, movie nights, firework displays, and themed weddings are just some of the ways these properties have opened themselves up to the public while also creating new revenue streams.

Cemeteries can be beautiful spaces for these types of events. Many are changing their names to include "memorial park" to encourage people to enjoy the property beyond its principal purpose. These events are not just income generators in and of themselves; they highlight the cemetery, leading visitors to enjoy the property's vistas and determine it to be an ideal final resting place for themselves or their loved ones.

While these seemingly novel uses of a cemetery property can improve revenue and further invest the cemetery as a valued community presence, they also introduce a unique set of risks that have the potential to lead to reputational and financial damage. It is important to understand these risks to best mitigate them to host safe and successful events.

Understanding the Risks

Using any space for a reason other than its original purpose presents risks. For cemeteries, those risks can be exacerbated by factors such as the time of day, weather and third-party vendors that may not follow the

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same rules or processes as the cemetery. The top risks cemeteries face in hosting external events include:

Slips, Trips, and Falls

These remain the most common insurance claims we see come out of cemeteries in both frequency and severity. They present financial, legal, health, and reputational risks. Hosting events exacerbate these risks due to the increase of patrons. For example, more foot traffic in the cemetery also means more people in the bathrooms, which could create more spills and water on the floor for patrons to slip in. Hosting a tour at night could lead to someone tripping on a headstone or debris on the ground. Alternatively, hosting a movie or music events might lead to tripping on wires. In any event, cemeteries are liable even if the guest trips over their own two feet.

Vandalism and Theft

Depending on the event size and scale, it may be difficult to monitor all visitors or keep them within a designated space. Curious teenagers may find their way to less monitored areas of the cemetery where they might vandalize the property. This vandalism could include graffiti or simply knocking over and damaging headstones.

Additionally, your cemetery may have graves prepared for the next day and if children or teenagers wander near the site, they may injure themselves, damage equipment or interfere with the grave set up. Such tampering could interrupt or ruin the next day's procession leading to a potential loss of sepulcher. In such instances, cemeteries could face costly clean-up, repair costs and even litigation.

Employee Injury

Cemetery employees may be asked to work late or at different hours to support or accommodate these events. Some events might involve third-party vendor staffing. In either case, the risk of injury to cemetery or third-party employees must be a consideration.

For cemetery employees asked to adjust their hours due to an event, they may be unfamiliar or uncomfortable with being in the cemetery during times that are atypical of their schedules. It is possible some workers may not wish to be on the property at night or may be uncomfortable with performing certain tasks outside their normal work role (e.g., leading tours, guiding patrons, monitoring patrons, etc.). This could lead to stress, distraction and even injury.

Third-party vendors likely won't be familiar with the cemetery layout or any hazards that may exist or processes followed by cemetery staff. This, too, could

lead to injury of the third-party vendor's staff and create the potential for reputational damage or a costly legal battle.

How to Mitigate the Risks

While there are risks associated with hosting external events, there are steps cemeteries can take to mitigate such risks and ensure a safe and fun time is had by all. When applied to the risks outline above, the following steps can help minimize the opportunity for such incidents and better protect patrons and the cemetery alike.

Plan Ahead

It is important to understand what kind of turnout is expected and have a plan in place to accommodate guests as necessary. Some questions to ask when creating such a plan include:

- How much space will the event require?
- What are the demographics of the crowd (*i.e.*, planning for families versus college students might require different approaches/accommodations)?
- What are the concerns/risks involved in the designated spaces?
- If the event is at night, what type of lighting will be needed to allow for safe mobility to, from and on the cemetery property?

For larger, annual events, such as 4th of July fireworks or Halloween tours, cemeteries should dedicate more time to planning and preparing for large crowds. With a plan created, cemetery personnel should walk the space before the event to ensure no obstacles or hazards exist and remove them if necessary to improve safety conditions.

Vet Your Vendors

For events that require third-party vendors, cemetery operators and managers should perform due diligence in researching the vendor. Make sure they have experience staffing successful events and can provide references accordingly.

Hiring a third-party vendor to run the event does not negate the responsibilities of the cemetery operator. A representative from the cemetery should always be on-site to chaperone and help with any event. For instance, having a tour guide from the cemetery available to escort people through the grounds will help minimize the risk of trips and falls.

A tour guide should also explain the

rules to the group before they start moving, including what to expect and where they can and cannot go. Finally, a tour guide can be asked to continuously look out for potential hazards (damaged sidewalks, loose or frayed wires, uneven walking surfaces, etc.) and if they are CPR/Red Cross certified they can help in case of an emergency.

Bringing in third-party security for larger events can help mitigate risks by




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restricting access, keeping patrons off grave markers, supporting crowd control if needed and helping with emergency needs if contracted to do so.

Prepare the Space

Once the event has been planned and vendors are hired, it is important for the space to be properly prepared. Do the following:

- Tape down all wires or cover them with mats.
- Frequently inspect and clean equipment and furniture to ensure there is no splintering or breakage.
- Designate a person to check bathrooms or portable toilets on a regular schedule to ensure they are adequately stocked, clean, have no plumbing issues or running water or slippery surfaces. Make sure stalls lock properly and handicap access is available.
- Ensure the grass is properly cut around markers or gravestones and they are clearly visible.


- Assign someone to monitor fountains and wishing wells to ensure guests are not playing in them.
- Make sure creek footbridges are not slippery (use non-slip grounding) and check the stability and sturdiness of any bridges or handrails.

Communicate

During the event, cemetery personnel should work closely with vendors and security to communicate with one another and with patrons about any potential issues, including restricted areas and restroom locations. One way to clearly communicate this information with guests is through signage. Clearly posted signs around buildings and walkways that indicate employee-only areas and where not to walk will help keep guests safe and happy.

Even with a sound event plan, it is important to work with your insurance partner before hosting new event types to ensure the cemetery is properly covered

should something go wrong. Insurance partners can also often advise on additional steps to take to shore up and protect your cemetery from event-related risks.

If something does go wrong, notify your insurance partner right away. The earlier the insurer knows about an incident or claim, the earlier it can begin work to protect you and your cemetery. While hosting external events may seem daunting or risky, if done right they can be fun, profitable and can highlight the beauty of your cemetery's space while bringing your community together. 









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