



# VFW Post Insurance Program

## Loss Control Article

### Fun and Safety Required to Make Parades a Success

People love a parade! The floats, the marching bands and twirlers; soldiers in uniform and clowns in costume; classic cars and people riding horseback; candy tossed to anxious children. Parades signify a sense of community and pride, and summon feelings of nostalgia and the good 'ol days. Yes, for parade-goers, it's a time for fun.

But sadly, parades do not always have happy endings. In recent years there have been numerous accidents along parade routes, some tragically ending in death. In 2004, a VFW Post in Massachusetts lost one of its past Commanders when he was struck by a Post-owned vehicle and died. In 2005, a 12-year old girl was killed after falling from a float and being crushed by the trailer. In 2008, a boy was killed when he was pinned between a truck and float. His older brother, who was driving the truck, was under the influence of alcohol. Another boy suffered a broken leg last year after being struck by a float. Lack of barricades was blamed for that incident.

Another popular occurrence at parades – throwing candy to spectators – is causing concerns. Last fall, an eight-year-old girl was seriously injured after attempting to climb back onto her float after passing candy to onlookers. In another incident, a boy who was walking alongside a float handing out candy died when his foot caught under the float's wheel and he was dragged under. While rules were being followed – throwing candy from floats was prohibited in these cities – handing candy to rushing children poses risks for both those climbing on and off floats or trailers and the excited children rushing to get the candy.

These are just a few of the countless incidents where people have been injured or killed while participating in or attending a parade.

Sponsoring or organizing a parade float or trailer is common for Posts. Most cities and parade organizers have guidelines for float construction and participation in the parade. A Post planning to construct a float should obtain any guidelines that are available, and ensure they are followed. Building a sturdy and stable float helps to reduce the risk of an accident occurring due to poor construction. For some larger parades, floats must be inspected prior to parade day. If children will be riding on a float an adequate number of adults must also plan to ride along. And there should always be volunteers walking alongside the float keeping a watchful eye.

However, following safety rules doesn't mean accidents won't happen; they simply do happen.

To protect your Post, and its members, from the unforeseen liabilities of participating in community events – whether on the Posts grounds or not – the Post should carry liability insurance. Liability insurance protects a Post in the event the Post becomes involved in defending a claim made by a third-party due to an injury, or even death. A Post could be sued for negligence for an injury involving someone riding a float sponsored by the Post or one that Post members constructed and rode on themselves.

VFW Headquarters requires Posts who own or operate a building to carry and maintain general liability insurance in an amount sufficient to protect the Post. This does not mean Posts who do not own or operate a building do not need liability coverage. It is vital for any Post that holds meetings or participates in any events where people – Post members or not - will be present, to carry liability insurance

The VFW Post Insurance Program can help your Post obtain the liability coverage. Call (800) 829-8390 to speak with one of our Client Solutions team members.

The VFW Post Insurance Program is administered by Lockton Risk Services  
P.O. Box 410679 | Kansas City, MO 64141  
Tel: 800-829-8390 | Fax: 913-652-7599

[vfwinurance@locktonaffinity.com](mailto:vfwinurance@locktonaffinity.com)  
[www.vfwinurance.com](http://www.vfwinurance.com)