



Insurance Requirements Relating To Fire Prevention By-law # 150/2004

LOW HAZARD or CONSUMER DISPLAYS

Evidence of insurance is not required for low hazard fireworks displays – such as a small homeowner's display. However, if a location is to be used other than on property owned by the applicant, written permission from a private land owner or City Department responsible for the City land is required and must be submitted to the Fire Prevention Office as part of an application for a permit. (Note: Before setting off a low hazard fireworks display you may wish to check your insurance policy to determine coverage. It is best to check with your broker or insurer.)

If the display is being conducted on behalf of a Community Centre, or Business Improvement Zone, verification must also be submitted to the Fire Prevention Office. In these instances insurance coverage is provided by The City of Winnipeg.

HIGH HAZARD AND PYROTECHNICS DISPLAYS

Evidence of insurance is required before a permit will be issued for high hazard fireworks and pyrotechnics displays, whether on City of Winnipeg property or on private land. Written permission from the private land owner or City Department responsible for the City land is required and must be submitted to the Fire Prevention Office as part of an application for a permit.

The Contractor will supply a Certificate of Insurance with evidence of the following insurance requirements:

- Commercial General Liability insurance (CGL) with a minimum limit of five (5) million, inclusive;
- The City of Winnipeg added as an additional insured;
- Evidence of Cross Liability;
- Minimum fifteen (15) days notice of cancellation clause;
- Certificate of Insurance to expressly state: " fireworks display(s) are included as an insured activity "

A contractor may wish to obtain insurance coverage on a blanket basis (provide an annual certificate), or for multi-displays (example: series of sporting games) or they may wish to limit coverage to a single event by naming the date and location. Any of these formats on the Certificate of Insurance is acceptable.

The Certificate of Insurance, detailing the above, should be sent to the following address for approval before a permit will be issued. Please include a contact name and phone number so that the Insurance Branch may call with any concerns or necessary follow-up. The Fire Prevention Branch will be notified upon verification of the insurance:

The City of Winnipeg
Risk Management - Insurance Branch
3rd Floor – 185 King Street
Winnipeg, Manitoba
R3B 1J1

Assuming everything else is in order, the fireworks or pyrotechnics display permit will be issued by the Fire Prevention Office once the application has been completed, written consent for land use has been received and the insurance verified.

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