

ESP Specialty Insurance

Weather Preparedness Toolkit for Live Events

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Sports & Entertainment Specialty Insurance

Severe weather can significantly impact live events, often leading to delays, cancellations, or potentially dangerous situations. As your specialty insurance partner for sports and entertainment venues, ESP Specialty has compiled this toolkit to help you plan, prepare, and protect your events, your guests, and your operations.

Notable Weather Events at Live Venues

Here are some examples that underscore the importance of weather preparedness:

Lollapalooza 2012	Torrential rain, lightning, and 70+ mph winds in Chicago forced a 2.5-hour delay. Proper planning directed 60,000+ concertgoers to shelter, avoiding injuries.
Elton John 2023	Torrential rain and floods in Auckland, New Zealand forced full cancellation of the show.
Ed Sheeran 2023	Seventeen fans were hospitalized due to heat illness at a concert in Pittsburgh, PA.
Boardmasters 2019	High winds forced last-minute cancellation of this three-day festival in Cornwall, England.

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Weather Preparedness for Live Events

These examples highlight the importance of planning and adapting to severe weather conditions to ensure the safety of attendees, employees, volunteers, vendors, performers/participants, and all guests.

Common Severe Weather Threats

The most common types of severe weather that could impact a live event include:

- **Severe Thunderstorms** — Strong winds, heavy rainfall and possible hail.
- **Flash Flood** — Floods caused by excessive rainfall in a brief period of time.
- **Lightning** — Lightning can result in serious injuries or death and significant property/equipment damage.
- **Hail** — Large hail can cause injuries and considerable damage to the venue.
- **Tornadoes** — Tornadoes are incredibly powerful and destructive weather events that can lead to loss of property and life.
- **Extreme Heat** — Heat is the leading weather-related cause of death in the United States.
- **High Winds** — Winds can lead to damage to the venue including stage and tent collapse.

Key Planning Considerations

Items to consider while planning a live event should include, but are not limited to, the following:

- **Site Selection** — Where will the event be held? What is the climate profile of the site?
- **Communication** — How will the production team communicate with attendees, employees, volunteers, performers/participants before, during, and after a weather event?
- **Weather Forecasting and Monitoring** — How will the event producers monitor the weather?
- **Organizational Structure** — How will decisions be made ahead of potential severe weather? Who has the overall show stop authority?
- **Event Interruption** — What is the procedure to delay or cancel the event when faced with severe weather? What is the procedure to resume normal event operations when the danger has passed?

ESP Specialty Advisory Note

All consulting services performed by ESP Specialty are advisory in nature. All resultant reports are based upon conditions and practices observed and information supplied by the client. Any such reports may not identify or contemplate all unsafe conditions and practices; others may exist. ESP Specialty does not imply, guarantee, or warrant the safety of any of the client's properties or operations. All decisions in connection with the implementation of any advice or recommendations shall be the sole responsibility of, and made by, the client.

WEATHER PREPAREDNESS FOR LIVE EVENTS

Getting Started: Live Event Weather Planning Resources



This toolkit has been developed by the ESP Specialty Insurance team to help our clients plan and prepare for severe weather at their events. The toolkit contains several templates and other helpful resources; however, it is critical that event producers do their research, establish a plan, and communicate the plan with all stakeholders.

Resource	Description	File
Weather Preparedness Plan	A written weather preparedness plan should be developed as part of the overall event planning process. This plan should be site/venue specific, consider the time of year the event is taking place, and anticipate potential weather events that might impact the event. It also includes details on steps to be taken before, during, and after a weather event. This plan should be communicated with all stakeholders prior to the event.	<i>Weather Plan</i>
Weather Trigger Chart	A Weather Trigger Chart should be developed to outline actions that need to be taken when severe weather is imminent. Many event producers prominently display the Weather Trigger Charts backstage, in command centers, and other production areas.	<i>Trigger Chart</i>
Weather Monitoring Services	Forecasts using weather applications on mobile devices are simply not accurate enough for the production team to make informed decisions on whether to cancel, postpone, and/or resume the event. Consideration should be given to contracting with a meteorologist or weather monitoring service to provide comprehensive forecasting and to assist the production team with real-time decision making.	<i>DTN Events</i>
ANSI ES1.7-2021 Event Safety Requirements – Weather Preparedness	The Entertainment Services and Technology Association (ESTA) developed ANSI Standard ES1.7-2021 to provide guidance on identifying weather-related hazards, monitoring technologies, and the basic requirements necessary to develop and implement risk mitigation actions associated with weather. Event producers are highly encouraged to review this standard.	<i>ANSI ES1.7-2021</i>

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WEATHER PREPAREDNESS FOR LIVE EVENTS

Helpful Resources & Coverage Optionality



Helpful Resources

- Event Safety Alliance
- NOAA Storm Prediction Center
- National Weather Service — Lightning Safety Toolkits
- CDC/NIOSH Heat Safety App

Coverage Optionality — Let's Talk

Weather-related event disruptions can carry significant financial consequences — from cancellation losses to liability claims for injured attendees. ESP Specialty works with sports and entertainment venues to build insurance programs that address weather risk at every level. Coverage options we can discuss include:

Event Cancellation / Non-Appearance Insurance

Covers financial losses when an event must be cancelled, postponed, or abandoned due to severe weather or other covered perils.

General Liability for Live Events

Covers third-party bodily injury and property damage claims arising from events, including weather-related incidents involving attendees.

Weather Parametric Insurance

Triggers payouts based on predefined weather thresholds (e.g., wind speed, rainfall), providing fast access to funds without a lengthy claims process.

Excess Liability / Umbrella Coverage

Extends coverage limits above your primary policies — critical for large events where severe weather incidents can generate significant multi-party claims.



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Ready to Review Your Event Coverage?

Whether you're producing a bowling tournament, an FEC grand opening, a motorsports event, or a multi-day sports festival, ESP Specialty can help you build a weather-ready insurance program. Reach out to start the conversation.



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