



Should schools host prom?

Sequins, hit songs and COVID – oh my! As schools are balancing in-person and virtual learning, vaccines, standardized testing and spring sports, the latest burning question is: Can we host our prom?

Your leaders should evaluate these questions before making a decision:

- Can we stay within applicable crowd limits?
- Can we post signs about attendees accepting the risk upon entering?
- Can we follow masking requirements?
- Can we make hand sanitizer available at entrances and various locations throughout the venue?
- Can we ensure no shared food or beverage items are available (i.e., no punch bowls, no buffet set-up)?
- Can we enforce social distancing on the dance floor???

The analysis is similar to the questions you may have answered with sporting events last fall. If you can't comfortably answer "yes" to all the above questions, a virtual prom may be your best option.

As a general principle, CM Regent Insurance Company recommends you comply with all federal, state and local laws and ordinances related to COVID-19. General liability policies do have exclusions that may apply, including an exclusion for "expected or intended" injury or damage. Hosting an event in a manner that directly violates the governor's orders may constitute an intentional act, which could potentially impact general liability coverage. You may want to discuss these questions with your solicitor.

As always, should a claim be presented, CM Regent would undertake an investigation at that time into what, if any, insurance coverage would apply. CM Regent reserves all rights under the policy and applicable law.