



**CATHOLIC
MUTUAL GROUP**

Commitment. Expertise. Stability.

MEMO

To: Sacramento Diocese – All Members
From: Irina Ganchenko, Claims Risk Manager
Date: June 13, 2025
RE: **Fireworks – What’s Allowed and What’s Not**

As the 4th of July approaches, please review these important safety reminders about fireworks and parish activities.



Permitted Fireworks Displays

- A licensed, insured company is hired
- The vendor provides a Certificate of Insurance naming your parish/school and the Diocese as additional insured
- All permits are secured
- There’s enough open space and safe distance for the audience
- No fireworks are stored on site without prior approval



Fireworks Stands

While not prohibited, we **strongly discourage** sponsoring or operating fireworks stands. They carry high risk and offer limited insurance coverage. Please contact Risk Management first if this is being considered.



Not Allowed

- Staff or volunteers lighting fireworks
- Hosting a display without permits or a licensed company

These are **not covered** by diocesan insurance and pose serious liability.



If You’re Involved in a Community Display

- Make sure the parish is not the official sponsor
- Get proof of insurance and permits
- Check in with Risk Management in advance

Thanks for helping keep our communities safe while celebrating.

Irina Ganchenko | Claims Risk Manager

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