



# FIREWORKS REQUIREMENTS

## KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES COVERAGE NOW INCLUDES DISPLAY FIREWORKS

March 2023

KLC Insurance Services provides a policy enhancement for fireworks coverage beginning July 1, 2023 - with no additional premium. The coverage has a \$1 million limit for each occurrence, subject to a \$10,000 deductible.

Best practice is to hire an insured and licensed professional pyrotechnic company. However, if an insured chooses to host the display themselves, they must follow the below-listed requirements for coverage to apply.

Display fireworks (previously “special” fireworks) are those a professional detonates under the requirements of KRS 227.710.

- ◆ Display must be handled by a “competent display operator,” defined as someone who:
  - Has overall responsibility for the operation and safety of a fireworks display;
  - Has a Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF) license;
  - Has participated as an assistant in firing at least five public displays; and
  - Is an employee possessor (must complete the appropriate ATF form).
- ◆ Displays must be conducted in accordance with the provisions of the National Fire Protection Association (NFPA) 1123 - Code for Fireworks Display - including the requirement that a competent display operator be at least 21 years old.
- ◆ A nontransferable permit must be filed with the state fire marshal at least 15 days before the display date.
- ◆ Any person within the display area must be at least 18 years old, licensed by the ATF, an employee thereof, or an assistant in training to become a competent display operator.

Contact KLC Insurance Services to learn more about policies specifically tailored to meet the needs of municipalities!

## Websites to Help Your City Operate Within Requirements



### **Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF) Fireworks Guidance**

<https://www.atf.gov/explosives/fireworks>



### **KRS 227.710**

<https://apps.legislature.ky.gov/law/statutes/statute.aspx?id=39506>



### **National Fire Protection Association 1123 - Code for Fireworks Display**

<https://www.nfpa.org/codes-and-standards/all-codes-and-standards/list-of-codes-and-standards/detail?code=1123>



### **Permit Application**

[https://my.klc.org/userfiles/\\_20230307110639870\\_c9c64f12a97a476a82e38f228e11eb69.pdf](https://my.klc.org/userfiles/_20230307110639870_c9c64f12a97a476a82e38f228e11eb69.pdf)

**Permit Questions?** Call 502.573.0388

## Contact Us!



**Jeremy Baird**  
KLC Director of Agency  
Operations  
jbaird@klc.org  
859.977.3707



**Greg Partin**  
KLC Deputy Pool  
Administrator  
gpartin@klc.org  
859.977.4183



**Doug Goforth**  
KLC Deputy Executive  
Director  
dgoforth@klc.org  
859.977.3727