



FIREWORKS REQUIREMENTS

KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES COVERAGE NOW INCLUDES DISPLAY FIREWORKS

June 2024

KLC Insurance Services provided a policy enhancement for fireworks coverage that began July 1, 2023, with no additional premium. The coverage has a \$1 million limit for each occurrence, subject to a \$10,000 deductible. It is subject to compliance of requirements of KRS.227.710.

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 requirements listed below 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

Permit Questions? Call 502.573.0388

Contact Us!



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