



# HAUNTED HOUSES & INSURANCE

With the increasing popularity of temporary haunted houses and other special amusement buildings, ensuring public safety in these venues is critical. Temporary haunted houses present unique fire risks, and operators must follow strict safety guidelines to protect visitors and staff. The State Fire Marshal recommends following all state and local fire, building and safety codes.

## Case Study

**Incident: Haunted Castle Fire at Six Flags, New Jersey (May 11, 1984)**

Casualties: 8 deaths, 7 injuries

Contributing Factors:

- Highly combustible materials used in construction.
- No fire detection or suppression systems (no sprinklers or working smoke detectors).
- Long exit distances (450 feet) and poorly marked exits.

## Why This Matters in North Dakota

- North Dakota has many vacant or rarely used buildings (e.g., old churches, vacant homes).
- Owners or users of these buildings may not understand all of the fire and safety risks of re-purposing a building without following codes.
- Communities might use these events to raise funds and invite in the public causing further risk if buildings are not up to code.

## Key Considerations for Haunted House Safety

### Building Design & Use

- Determine if the building is designed for special amusement purposes.
- If not, evaluate the risk and hazard level the event may pose to the community.
- Ensure the owner/operator has the proper insurance to cover the intended use.

### Fire Code of North Dakota

- **Smoke Detection System (914.7.2):** Smoke Detection system required.
- **Sprinklers (914.7.1):** Automatic sprinkler systems are mandatory in special amusement buildings over 1,000 square feet.

- **Fire Extinguishers (906):** Portable extinguishers must be installed and regularly maintained.
- **Evacuation Plans (404):** A clear and accessible evacuation plan must be in place.
- **Egress Illumination (1008):** All exits must be illuminated at all times.
- **Exit Marking (1013):** Proper exit signs must be visible, and exits must remain clear and accessible.
- **Obstructed Exits (1022):** Exits must be distinguishable and unobstructed.
- **Interior Finishes (807.1):** Decorations must not block exits or access points and must be of non-combustible materials (no foam or unapproved interior finish materials).
- **Clearance from Ignition Sources (305.1):** Ensure combustible materials are kept away from heat sources.
- **No Open Flames (308.3):** Open flames are prohibited in special amusement occupancies.
- **Electrical Safety (603):** Ensure safe use of extension cords and power taps; eliminate hazardous conditions.
- **Fire Watch Requirements (403.11):** Assign trained personnel to monitor for fire risks during the event and account for and address any deviation from the above-required codes.

#### **Additional Safety Considerations**

- **Inspection of Temporary Structures (3105.6):** Temporary event structures (e.g., tents, stages) must be inspected and any safety deficiencies corrected before use.

#### **Insurance Requirements**

Operators should have the following types of insurance:

- General Liability Insurance
- Third-party Property Damage Insurance
- Commercial Property and Auto Insurance
- Liquor Liability Insurance (if applicable)
- Umbrella Insurance

#### **Preparedness for Insurance Applications**

Operators should gather the following information:

- Fire Marshal inspection reports
- Estimated attendance and ticket sales
- Gross receipts and payroll estimates
- Details on special effects, stunts, or other potential hazards (e.g., strobe lights, trapdoors, pyrotechnics).