

Finnish state law

There are several registrations that the organizer needs to take into consideration before going on with the concert. The permits required to host an event depend on the size and nature of the event. Many public events must be notified to the authorities in advance. If the concert is organized outside and affects bystanders or if the traffic arrangements or use of traffic controllers is needed, the organizer needs to notify police no later than five days before the event. If at least 200 people are expected at the concert, there's an open fire or firework show, the event organizer must present a rescue and safety plan and submit it to the fire department no later than 14 days before the event. An open-air concert will cause a lot of noise and vibration of which the organizer must inform the municipal environmental authorities no later than 30 days before the event. Also if the concert is expecting more than 1000 participants a waste management plan must be presented to the same authorities no later than 2 weeks before.

If you are planning to serve alcohol, there's two ways to do that:

1. alcohol will be served throughout the whole concert area - the event will be automatically age-restricted as 18+
2. alcohol will be served in restricted areas, that way the age restriction will be applied only to that area.

Drinking alcohol at a public event is always a licensed activity. A temporary liquor license can be obtained for a maximum of one month. It must be applied from the regional government agency no later than a couple of months before the event.

Regulations of Helsinki City

Helsinki is one of the few cities in Finland that went almost entirely online. Instead of running and calling different authorities, you can submit most of your requests through a unified online event notification service. The online transaction service is intended for the submissions of notifications and permit applications for events in the City of Helsinki to various authorities. Also what I find extremely amazing, Helsinki made the everyday life of event organizers quite easy by creating event area cards, which are drawn up from the city's most important outside areas. The information, maps, aerial photographs, and panoramic images contained in the cards help the organizer to assess the suitability of the event scene for their own needs.

If the concert is organized indoors, usually the venue provides food and beverage services, in case the open-air concert, professional food business operators are required to inform the Food Safety Authority of the Environmental Services in writing 4 days before the event.

The organizer needs to make sure that there are enough toilets in relation to the number of attendees. More detailed information on toilet volumes can be found in Valvira's (national agency operating under the Ministry of Social Affairs and Health) waste management instructions.

There are specific ending time guidelines for the 5 most commonly used concert scenes and they must be ended by 10 pm. All open-air concerts that continue after 10 pm must be subjected to a noise report. Later concert closing times can be granted on a case-by-case basis.

Insurance implications

Liability insurance

Liability insurance is a mandatory part of the permit matters. Local authorities, such as police, will advise if any other insurances are needed. The purpose of insurance is to provide protection to the event organizer against possible damage or personal injury.

Liability insurance only covers damages for which the policyholder or the insured is liable under the applicable law and it must be obtained for possible accidents or damages in order to receive an approved decision on the safety and rescue plan from both police and rescue authorities. Liability insurance provides security for the event organizer as well as for the people participating in the event.

Employer liability insurance

The event organizer is obligated to take employer liability insurance for all paid event teams (not for volunteers) in case they are injured during the event.

Contents insurance

The organizer may be using a variety of different equipment in the event, such as microphones, cameras, audio systems, or projectors. The contents insurance covers stolen or damaged equipment.

Cancellation insurance

There are many things that could go wrong. This insurance should be taken if there's a slight risk that the event will have to be canceled.

Alcohol liability insurance

This insurance is good to take if alcohol is served at the event. Insurance is useful if a drunk person causes harm, hurts another person, or accidentally serves alcohol to a minor.

Environmental liability insurance

This insurance covers costs in the event that the venue that has been booked is damaged while it is under organizer's control. It can also be included in liability insurance.

Multi-event insurance

If the event planner is organizing events on a regular basis, it would be wise to take multi-event insurance, that way s/he can save money and time.

