MARSH

The Fragility of Festivals: Extreme Weather, Changing Risk, and the Need for New Planning



Many traditional cancellation insurance policies *have not been framed* to address these emerging risk considerations and regional variations can be significant. *Understanding the contours* of the insurance coverage purchased — and region-specific implications — *is key* for organizers planning resilient operations.

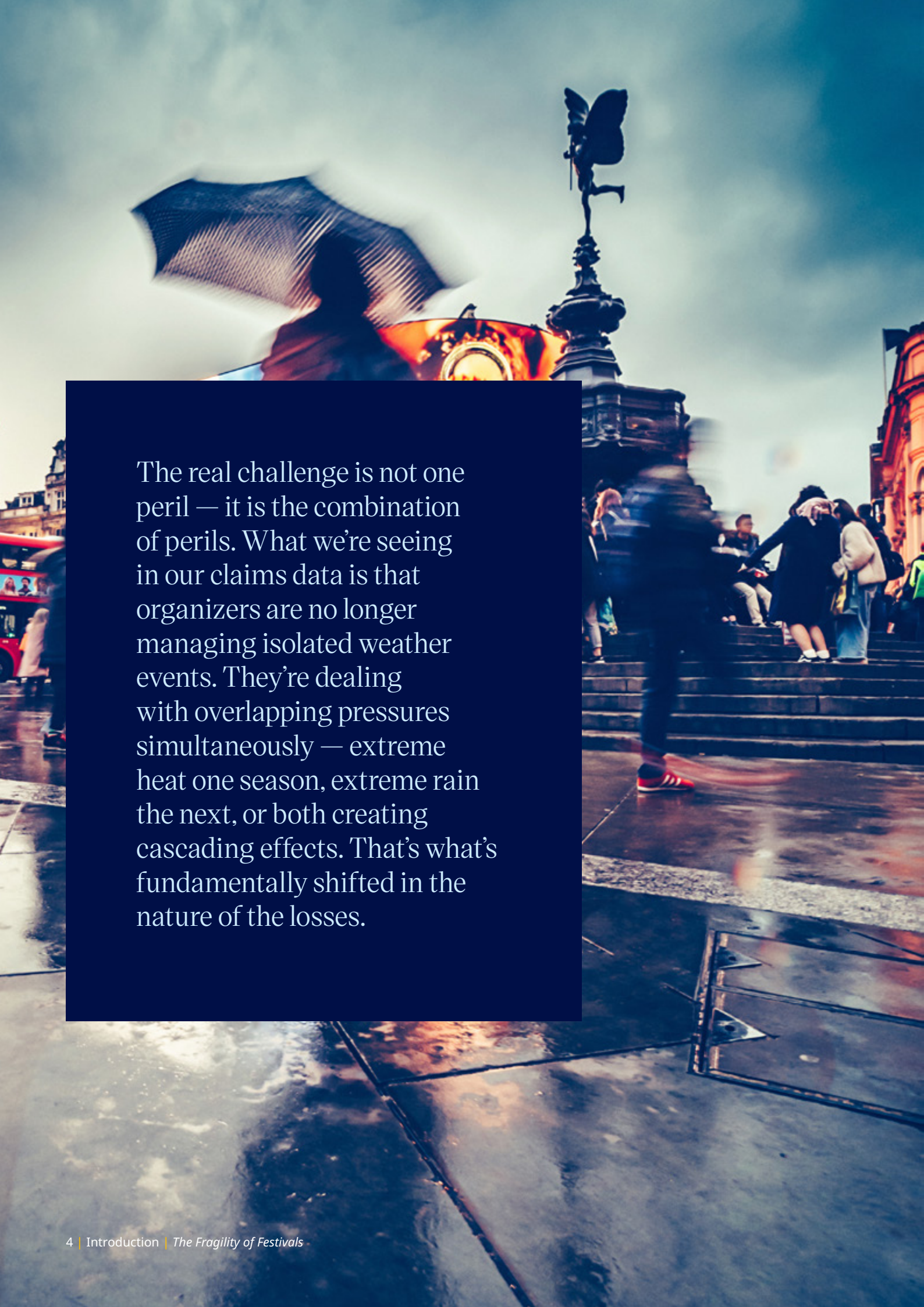
Introduction

For decades, festival organizers understood weather risk in familiar, predictable terms. Rain could waterlog grounds. Storms could damage infrastructure. Lightning posed safety concerns. These were documented, manageable risks with established contingency protocols — risks that looked much the same whether you were planning an event in London, Los Angeles, or Leipzig.

In recent years, however, the weather patterns affecting outdoor events have become more complex and geographically varied. Climate change is creating a broader spectrum of extreme weather events, from intense rainfall and flooding to prolonged heat and drought conditions.

According to a study published in the International Journal of Disaster Risk Reduction, which analyzed 2,091 sporting, business, festival, and mass-gathering events across 54 countries between 2004 and 2024, approximately 57% of disrupted events involved weather made more severe or more likely due to human-caused climate change. Festivals and concerts accounted for approximately 40% of reported incidents globally.

According to Marsh's event claims data from the London market over the past five years, approximately 50% of all event cancellation and artist non-appearance losses are driven by weather. For outdoor events, that figure rises to 75%.



The real challenge is not one peril — it is the combination of perils. What we're seeing in our claims data is that organizers are no longer managing isolated weather events. They're dealing with overlapping pressures simultaneously — extreme heat one season, extreme rain the next, or both creating cascading effects. That's what's fundamentally shifted in the nature of the losses.

These patterns are not just historical, but are current and evolving. Across all contingency losses, including indoor and outdoor losses, Marsh received more preliminary cancellation notifications and claims for global wildfire- and extreme-heat-related events in July and August 2026 than in any other period since tracking began five years ago. While the trend is still emerging, the signal is clear: weather is no longer a peripheral planning consideration; it is the central operational variable for event organizers worldwide.

The last five years of weather-driven disruptions in the festival space have resulted in US$10 million of settled event cancellation claims by Marsh. Storms and hurricanes alone accounted for US$2.9 million of this total, representing the single largest specific weather peril. In 2024, Hurricane Milton alone triggered multiple artist cancellations and rescheduling across Florida in the US, with one claim exceeding US$1.4 million. The geographic clustering of weather-driven disruption, particularly in regions vulnerable to hurricanes, wildfires, and extreme heat, demonstrates that these risks are not evenly distributed. Hurricane Milton was actually part of a series of hurricanes that hit Florida within weeks of each other, triggering multiple cancellations and rescheduled events across many months. Organizers in higher-exposure regions face a compounded likelihood of disruption that traditional planning assumptions may not yet account for.

Heat, wildfire, and smoke-related claims are emerging as distinct and growing categories. Five preliminary heat-related event notifications were received by Marsh in the summer of 2026, suggesting that heat-driven operational costs and scheduling constraints are moving from exceptional to regular occurrences. Coupled with several touring cancellations due to extensive wildfire smoke affecting artist schedules and public health, these emerging claims categories signal that the composition of weather risk is shifting. Traditional perils like storms remain significant, but extreme temperatures and their compounding effects — heat combined with smoke, drought-driven water restrictions, and authority-level heat alerts — are creating new categories of disruption that some insurance policies have not been designed to address.

This paper takes a closer look at four climate perils now reshaping festival planning region by region: heat, water stress, flooding, and compound risk. We then turn to what organizers and insurers are observing on the ground, the proactive measures events are already adopting, tailored planning guidance by geography, and the insurance implications organizers should understand before their next festival.

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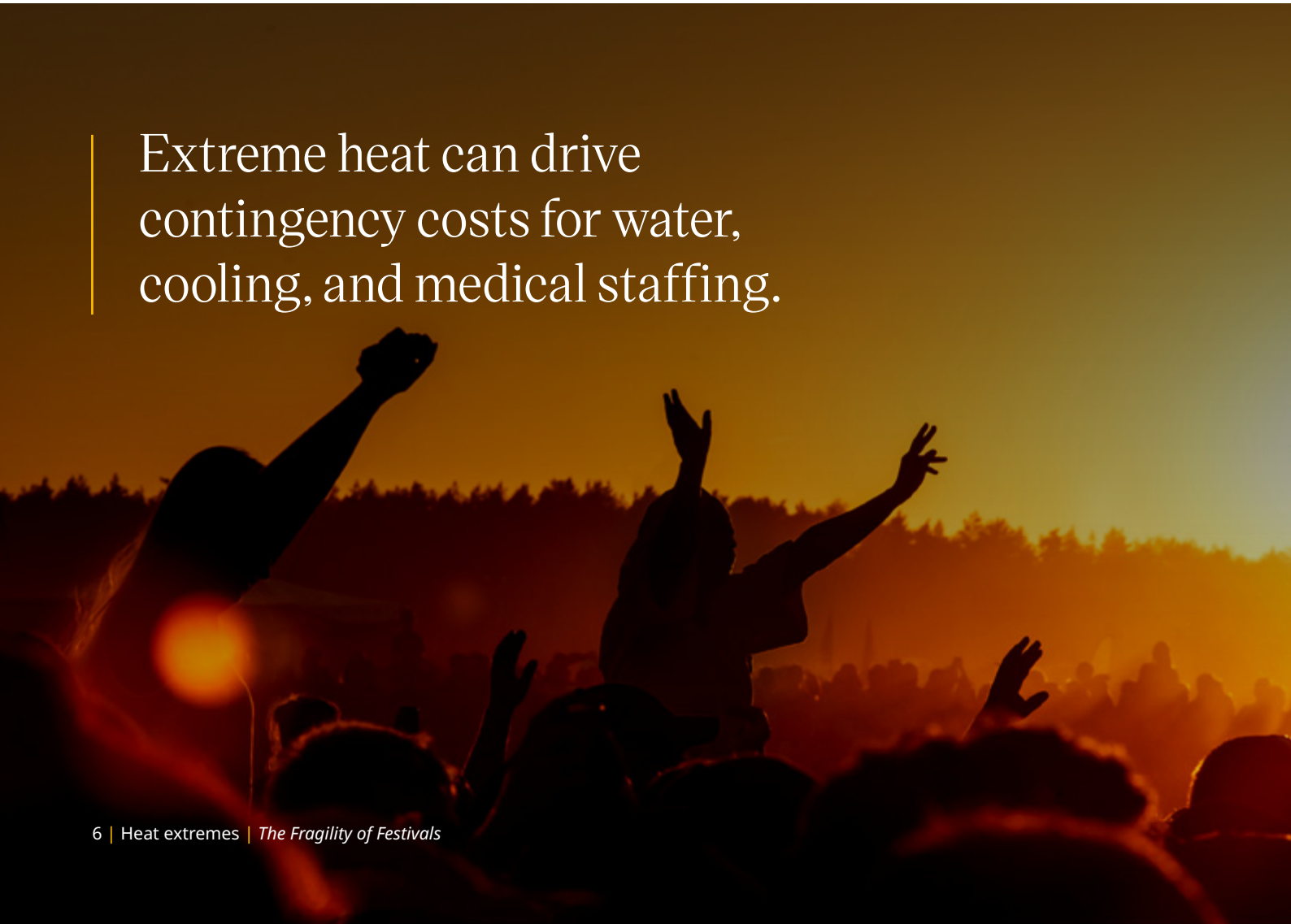
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1 | Heat extremes: *Regional impacts and operational constraints*

Temperature extremes create direct festival implications: organizers must account for increased contingency costs related to water provision, cooling infrastructure, and medical staffing during peak heat events. In addition, extreme heat creates challenges far beyond simple discomfort. When authorities issue public health alerts, when healthcare systems are under acute stress, and when official intervention occurs, festival organizers face difficult decisions: proceed with significantly modified operations or cancel outright. In either case, the ultimate cost can exceed budget planning assumptions.

> Extreme heat can drive contingency costs for water, cooling, and medical staffing.



From summer 2024 through 2026, extreme heat repeatedly reshaped how festivals were planned across North America, Europe, and Australia.

North America

- In July 2024, Death Valley, California, recorded a peak temperature of 53.9°C (129°F). In the broader US Southwest, repeated high-heat conditions at events such as Coachella (California) reinforced the need for hydration protocols, shaded areas, and cooling zones as part of standard operations rather than exceptional contingencies.

UK

- In June 2026, the Isle of Wight Festival in the UK ran under an amber heat health alert, prompting organizer guidance on hydration and avoiding peak-sun hours.

Europe

- June and July 2026 brought a synchronized European heat crisis, with record temperatures across the continent coinciding with and impacting peak festival season.
- The Defqon.1 music festival in Biddinghuizen, Netherlands was canceled when temperatures exceeded 35°C (95°F) for three consecutive days during what authorities termed a "super-heatwave".
- The Solidays music festival in Paris was canceled following intervention by the Paris Police Prefecture, with organizers stating that the event would place unacceptable strain on healthcare workers already stretched by heat-emergency demands.

Pacific

- In early 2024, Australia experienced severe heat conditions during key event periods, contributing to disruptions including the cancellation of the Pitch Music and Arts Festival and Moomba Festival Parade.
- Australia's summer of 2025-2026 reinforced the longer-term trend, registering 1.90°C (3.4°F) above average as the second-warmest summer on record, while parts of South Australia reached 50°C (122°F) in January 2026.
- Australia's warming trend is contributing to sustained disruption risk for outdoor events, with smaller festivals under particular pressure and larger events facing rising insurance, adaptation, and contingency costs.

2 | Water stress: *Regions face shortages and quality concerns*

While heat dominated headlines in the summer of 2026, water availability also emerged as a distinct operational constraint across multiple regions, in different forms depending on local climate conditions. For event organizers, water stress is not just a utility issue. It can affect venue operations, sanitation, cooling capacity, hospitality services, landscaping, and the reputations of water-intensive events during periods of drought.

These cases illustrate a new category of event disruption: not explicit bans or physical impossibility, but potential ethical, regulatory, or reputational difficulties associated with hosting water-intensive events while communities are under conservation restrictions. While the operational and financial pressures on organizers are real and consequential, this category of disruptions may also not be contemplated by many traditional cancellation insurance policies.



> Water stress can make an event untenable even when the venue itself is usable.



North America

- During summer 2026, the city of Florence, Colorado, canceled the “wet portion” of its Fourth of July Festival due to fire restrictions and water conservation regulations.

- On Nantucket, Massachusetts, the 2026 Fourth of July water fight was initially called off during Level 2 drought conditions, with the island’s water director stating that such a celebration would be inappropriate while residents and businesses were under water restrictions. The event later proceeded only after organizers secured an off-island water donation, making it an example of adaptation under drought pressure rather than cancellation.

Asia

- Across Asia, water stress remained uneven in 2026, but the overall direction of risk was clear: parts of South, Southeast, and East Asia faced intensifying drought pressure, higher heat, and growing concerns over water availability.

- Those conditions impact festivals and large outdoor gatherings because water scarcity can affect not only attendee welfare and cooling capacity, but also municipal reliability, sanitation, and hospitality operations during peak seasonal demand.

- In Miryang, South Korea, officials chose to proceed with the 2026 Miryang Super Festival despite regional drought conditions, but only after redesigning the event to reduce water consumption and rely on supply from a nearby treatment plant rather than the dam. The city framed cancellation as an economic risk while presenting the redesigned event as a more environmentally conscious model.

3 | Flooding and rainfall intensification: *Regional flood season concerns*

The opposite extreme of intense rainfall and flooding remains a major concern for festivals and outdoor events, though the timing and operational impact vary by region.

North America

- In the US, flood-related pressure on events is concentrated in the eastern and central regions, including during late summer and early fall (August-October) hurricane season.

- In 2024, Hurricane Helene's late September arrival in the Southeast, followed closely by Hurricane Milton's early October landfall in similar territory, triggered cascading cancellations and disrupted the wider regional events calendar. Festival cancellations and postponements included the Country Thunder Music Festival, Suwannee Roots Revival, Field and Stream Music Fest.

- Ocean Way Festival in Santa Monica (2026) was cancelled when Hurricane Marie caused severe beach erosion, reducing the usable beach to unsafe levels for the event.

- Bonnaroo Music Festival (Tennessee) was canceled in June 2025 after one day of heavy rain caused waterlogged grounds, ankle-deep mud, and collapsed tents. The festival responded with multi-million-dollar improvements for 2026, including eliminating flood-prone campsites, improving drainage systems, and reinforcing water runoff pathways, and has announced it will not run in 2027 to allow the ground to repair.

- These patterns reflect a structural vulnerability in US festival infrastructure: many established venues lack resilience to intense precipitation.

UK

- The Glastonbury area (Somerset) was hit by a sudden, unwarned thunderstorm on June 22, 2026, with the county recording over 18,500 lightning strikes and flash flooding across multiple towns. The festival itself was not operating in 2026, but the conditions served as a warning about potential vulnerabilities of the event.



Europe

- Central Europe experienced severe flooding events in 2023 and 2024. In late September 2024, Germany, Austria, and Czech Republic braced for severe flooding, with Czech authorities cancelling public events.
- MetalDays Festival (Slovenia) canceled its 2024 event in the aftermath of 2023's devastating floods, showing how one extreme season can disrupt an event well beyond the year in which the original damage occurred.
- Other festivals have responded through adaptation rather than withdrawal. After severe weather disruption in 2023, Wacken Open Air invested heavily in infrastructure and site resilience.
- Elsewhere in Europe, the damage from the October 2024 Valencia floods in Spain reached €18 billion, affecting 413,000 residents, and forced the cancellation or relocation of major public events, including the Valencia MotoGP — underscoring the vulnerability of the wider festival and events economy.

Asia

- Asia experiences flooding concentrated during monsoon seasons (May-October in South Asia and Southeast Asia; June-September in East Asia).
- Nepal's 2024 monsoon brought the heaviest rainfall in 77 years, causing the Bagmati River to rise 2 meters above safe levels during the Dashain Festival season (September-October), which prevented people from reaching festival locations.
- Southeast Asian festivals have increasingly adapted to proceed during monsoon seasons with modified operations. Thailand's Songkran Festival (April) and Loy Krathong (November), and festivals in Vietnam, Myanmar, and the Philippines continue despite monsoon risks, with advisory systems and modified logistics.
- India's monsoon patterns have become more erratic: traditional monsoon seasons now bring highly variable rainfall, ranging from deficit to surplus, creating unpredictability for outdoor event planning in regions like Mumbai and Kerala.

4 | Compound risk amplification: *Heat, wildfires, air quality, and smoke*

For event organizers, one of the key insights from 2024-2026 is that extreme weather increasingly appears as a compound risk rather than as a single isolated peril. For example;

Heat + wildfire smoke + air quality alerts	=	cancellation pressure even without direct thermal threat
Intense rainfall + poor drainage infrastructure + unpredictable timing	=	amplified disruption risk
Heat + water restrictions + medical system strain	=	authority-level intervention
Drought + wildfire season + heat	=	sustained public health restrictions

Traditional event cancellation policies typically tie back to single proximate-cause triggers. In practice, however, organizers are increasingly dealing with overlapping pressures. These compound risk scenarios require more operational planning, contingency budgeting, and insurance considerations.



> The real challenge is not one peril — it is the combination of perils.



North America

- In western North America (California, Oregon, Washington, British Columbia), summer fire season now represents a major event planning variable, not only because of fire itself, but because smoke and air-quality alerts can make outdoor events unsafe even when the venue is untouched.
- In 2026, multiple festivals were canceled or rescheduled due to air quality, including the inaugural HQ Music Festival in Oregon and the Ravinia Festival in Illinois.
- The phenomenon extends across borders: Canadian wildfire smoke has triggered hazardous air quality alerts in US cities for consecutive summers, including "unhealthy" and even "very unhealthy" air quality levels in Chicago during Lollapalooza in 2023 and subsequent years.

UK

- The July 2026 heatwave illustrated how extreme heat can create secondary wildfire and air-quality risk even in locations not traditionally associated with large-scale fire disruption.
- As temperatures rose, fire services, including Suffolk Fire and Rescue, responded to multiple outdoor and field fires, showing how heat can quickly escalate into wider operational risk for outdoor activity and public events. Some of these incidents occurred 20-30 miles from the Latitude Festival site.
- The key planning implication is that when wildfire activity increases due to heat stress and air quality deteriorates due to smoke, then local authorities may issue air quality alerts or advise against outdoor activity.

What organizers and insurers are observing

> The financial impact of weather is often broader than a simple cancellation claim.



From a risk identification and transfer perspective, the key extreme weather impact themes revealed in 2024-2026 are as follows.

Authority guidance without explicit bans

When authorities in Paris have issued heat alerts, when Chicago experienced air quality alerts, and when British authorities have issued heat-health guidance, they have all advised against outdoor activity without necessarily banning specific events. Organizers in London, Los Angeles, Melbourne, and Milan may then face decisions about whether to proceed with modified operations or cancel. Either choice carries costs — unexpected safety investments or cancellation losses — that may not have been contemplated at the time organizers secured a traditional cancellation insurance policy, and the 'right' choice to safeguard finances and reputation isn't always clear.

Unplanned contingency costs

Faced with heat warnings, air quality alerts, or water stress restrictions, organizers may invest in emergency infrastructure (for example, expanded medical provision, additional cooling measures, enhanced water provision, modified crowd management, and/or enhanced air filtration at indoor venues). These costs are incurred regardless of whether the event proceeds or is canceled, can often exceed standard budget assumptions, and may only be reimbursed under insurance policies if it can be demonstrated that these additional expenses were absolutely necessary to avoid a loss.

Operational modifications don't constitute full cancellation

Events can proceed with reduced capacity, shortened hours, or restricted activities, such as limited alcohol service due to public health concerns or canceled outdoor components with indoor alternatives. Though revenue is impaired, not all policies will respond if the event continued as a curtailed spectacle with modifications rather than full cancellation.

Proactive planning: Solutions organizers are implementing

Recognizing these challenges, festival organizers across all regions are increasingly adopting more proactive measures. These approaches offer practical ways to manage operations during extreme weather while seeking to maintain attendee safety:

> Preparedness is becoming part of event design, not just event response.



Heat mitigation infrastructure

Enhanced water provision

Leading organizers are investing in redundant water systems — combining municipal supply with mobile water provision — rather than relying on water main supply alone. As previously noted, Bonnaroo's 2026 rebuild placed renewed emphasis on site resilience and core operating infrastructure after the 2025 cancellation. BST Hyde Park has also built visible hydration support into the event experience, including refill access and water availability.

Cooling and shade infrastructure

Organizers are expanding shaded areas and introducing cooling measures historically associated with theme parks and outdoor venues. These include misting stations, expanded tent coverage, and dedicated cool-down zones. This approach is increasingly common at major outdoor events in North America and Europe.

Sun protection

Several festivals now provide free sunscreen to attendees. This is both a documented health measure and a practical risk mitigation step, particularly important given heat-related mortality.

Crowd management improvements

Modified crowd spacing — using barriers to maintain appropriate density, controlling flow into high-density areas, and staggering entry times — can reduce heat stress on attendees. This improves safety during weather events and enhances the attendee experience during normal conditions.

Medical provision uplift

Additional medical staff trained specifically in heat-illness response and hydration assessment are increasingly standard for summer events, particularly in regions where extreme heat is forecast. Some organizers partner with local ambulance services to confirm availability during peak heat periods.

Weather monitoring and flexibility

Real-time satellite weather monitoring

Organizers are increasingly using direct meteorological support and real-time weather monitoring to better inform decision-making. Following its 2024 storm disruption, Pohoda strengthened its weather monitoring and forecasting approach as part of its future planning.

Calendar flexibility

Some organizers are building scheduling flexibility into planning, allowing date adjustments if forecasts indicate dangerous conditions. This requires careful contract management with landowners, performers, and sponsors, but it can provide an additional layer of resilience. In British Columbia, Salmon Arm Roots and Blues shifted its entire festival date one month earlier to avoid smoke season, demonstrating the feasibility of major calendar adjustments.

Infrastructure resilience

Drainage and flood mitigation

Bonnaroo (US) eliminated flood-prone campsites and invested in improved drainage systems and reinforced water runoff pathways as part of its 2026 rebuild. Central European festivals have increasingly prioritized drainage resilience, particularly venues in floodplain zones.

Evacuation planning

Venues with wildfire or severe-storm exposures are placing greater emphasis on evacuation protocols and on coordination with local emergency services. In high-risk environments, evacuation planning is increasingly treated as a core operating requirement rather than a secondary contingency.

Regional considerations: *Tailored planning by geography*

Festival organizers should assess their specific regional risks as part of event planning. The following guidance reflects regional climate realities observed in 2024-2026.

North America

Heat risk

- Monitor summer temperature forecasts at your venue 6-8 weeks before the event. If extreme heat is forecast (>35°C/>95°F), factor contingency costs into your budget, for example, additional water provision, cooling infrastructure, and expanded medical staffing.

- Monitor wildfire forecasts and air quality projections. If your region is in a wildfire-prone area or downwind from fire zones, develop contingency plans for air quality disruptions. Air quality alerts can trigger cancellation pressures even without direct thermal impact.

- Establish protocols with local authorities regarding heat alert procedures. Understand when authorities issue guidance that might affect event operations.

- Invest in redundant water supply systems. Municipal water supply alone can be insufficient, particularly in water-stressed western regions.

Hurricane and flood risk

- Review historical flooding data for your venue, particularly during hurricane season (June-November). If your venue is in a floodplain or historically flood-prone area, update drainage systems and evacuation protocols. Bonnaroo's multi-million-dollar 2026 reconstruction demonstrates the cost of drainage improvement investments.

- Develop contingency infrastructure for rapid drainage. Some organizers are now investing in temporary French drain systems and portable pump equipment.

Water stress risk

- Contact your regional water company to understand its summer consumption forecasts and any expected restrictions.

- Assume municipal supply will be constrained. Build redundant water supply into your operations budget. Mobile water provision systems, tanker trucks, and desalination equipment represent additional costs, but are increasingly necessary.

UK

Heat risk

- Monitor summer temperature forecasts at your venue 6-8 weeks before events planned for June-August. In July 2026, the UK recorded eight days above 34°C (93.2°F) in a single calendar year, a new record. If similar extreme heat is forecast, factor contingency costs into budgets: additional water provision, cooling infrastructure, expanded medical staffing, and crowd management modifications.

- Establish protocols with local authorities regarding heat alert procedures. The UK Health Security Agency extends heat-health alerts across England during peak summer periods, and local councils may issue guidance that affects event operations. Understand the threshold at which your local authority issues restrictions or recommendations.

- Consider investing in water provision redundancy. During summer 2026, UK water authorities issued drought alerts and consumption restrictions, particularly across the South East, East Anglia, and Thames Valley regions. Even if your venue is not in a designated water-stress area, municipal supply may be constrained during simultaneous major events in the region. Develop contingency relationships with mobile water providers and ensure you have backup systems in place.

Wildfire and air quality risk

- Monitor wildfire forecasts and air quality projections during summer months, particularly if your venue is within 50 miles of fire-prone areas (common in southern England and moorland regions).

- If your venue is in Suffolk or near historic fire-risk zones (such as the moorland areas or East Anglia), develop contingency protocols for air quality deterioration. Air quality alerts issued by local authorities may trigger public health guidance that affects event operations, even without direct fire impact to your venue.

- Establish air quality monitoring protocols. Know the real-time AQI (air quality index) threshold at which you would need to issue health guidance to attendees or consider operational modifications. Monitor AirNow.gov or equivalent UK air quality platforms during high-risk periods.

Flood risk

- Review historical flooding data for your venue, particularly if located in flood-prone areas of England (the South West, parts of East Anglia, river valley locations). If your venue is in a floodplain or has experienced historical flooding during the autumn storm season in September-October, invest in drainage infrastructure and evacuation protocols.

- UK flooding has historically been driven by autumn/winter storms and extended rainfall periods, particularly September-October (Storm Boris patterns) and winter months. Monitor extended weather forecasts 4-6 weeks before autumn and winter events for flood risk.

- Engage meteorological consultation for higher-risk events. Direct weather monitoring — similar to Pohoda Festival's airport weather tower monitoring system — can improve the information available for decision-making during rapid weather changes. Consider retaining a meteorologist for major summer or autumn festivals.

- If your venue has experienced weather-related disruptions in past years, invest in infrastructure resilience. Wacken Open Air's €500,000+ investment in drainage infrastructure demonstrates the scale of modern resilience investment. This may include improved drainage systems, elevated infrastructure in flood-prone zones, or flood barriers.

- For venues in river valley locations or historical flood zones, develop comprehensive evacuation protocols and coordinate with local emergency services. Understand local flood warning systems and the timeline for authority-issued evacuation orders.

Europe

Heat risk

- Monitor summer temperature forecasts at your venue 6-8 weeks before events planned for June-August. If extreme heat is forecast, factor contingency costs into budgets.

- Establish protocols with local authorities regarding heat alert procedures. In France and Italy, heat alerts can trigger authority-level intervention.

- Invest in water provision redundancy. Municipal supply may be constrained during peak summer heat and drought stress.

- For venues in water-stressed regions (Sicily, Greece), develop contingency relationships with alternative water providers (desalination, water truck supply).

Water stress

- Assume summer water stress during peak festival season (June-September). Municipal water supply may not have sufficient capacity or reliability.

- Build alternative water supply into your contingency planning. Desalination plant capacity is expanding, and water truck supply is increasingly available, but booking such services requires advance planning.

- Communicate water sustainability messaging to attendees and stakeholders. If you are operating during drought conditions, water conservation may be ethically and reputationally important.



Flood risk

- Review historical flooding data for your venue, particularly during late summer storm season (August-September). If your venue is in a floodplain or has experienced historical flooding, invest in drainage infrastructure and evacuation protocols.

- Engage meteorological consultation. Pohoda Festival's investment in direct meteorologist monitoring from airport towers has improved the information available for decision-making.

- If your venue has experienced weather-related disruptions, invest in infrastructure resilience. Wacken Open Air's over €500,000 investment demonstrates the scale of modern resilience infrastructure.

Middle East

Heat risk

- Assume long-term structural water stress as a planning baseline. Water provision is not a contingency cost — it is a fundamental structural challenge.

- For events in countries like Kuwait, Qatar, Bahrain, Lebanon, and Cyprus, assume that the municipal water supply will be insufficient. Desalination plants and water truck supply represent necessary, standard operational infrastructure, not contingencies.

- Monitor summer heat forecasts. Outdoor events during peak heat can create healthcare system strain and mortality risk that may trigger authority intervention.

- Develop protocols with local authorities regarding heat alert procedures and any anticipated restrictions.

Asia

Monsoon season risk

- Understand the monsoon season timing for your region and planned event date. Monsoon seasons bring high rainfall and flooding risk. For Nepal, India, Thailand, the Philippines, and Myanmar, the monsoon season (May-October) represents the highest-risk period for outdoor events.



- Review historical flooding data for your venue. If your venue is in a floodplain or monsoon-affected area, drainage and evacuation protocols are essential.

- Develop contingency infrastructure for rapid water management. Some Asian organizers are investing in temporary drainage systems designed specifically for monsoon-season events.

- If your event is planned during monsoon season, expect some percentage of modified operations or cancellations as part of risk planning.

Pacific

Heat risk

- Plan for heat-driven disruptions as the baseline expectation, not as exceptional cases.

- Monitor summer temperature forecasts 6-8 weeks before events. Plan contingency budgets for water provision, cooling infrastructure, and medical staffing as a standard operational cost, not a contingency.

- Monitor wildfire forecasts and air quality projections, particularly in fire-prone regions.

- Consider timing flexibility. Some Australian organizers are evaluating whether traditional January-February summer event timing remains viable, or whether event calendars should shift to autumn (March-May) or spring (September-November) with lower temperature stress.

Insurance implications: *regional variations*

The evolving weather landscape can significantly impact how and what event insurance coverage is sought, and insurance needs vary significantly by region. Organizers should be attuned to the following issues and considerations.

For North America:

- Wildfire smoke and air quality disruptions
- Hurricane-related disruptions
- Water supply disruptions

For the UK:

- Extreme heat
- Heat-related authority interventions
- Wildfire smoke and air quality disruptions
- Water supply restrictions
- Rescheduling costs associated with moving an event date to avoid forecast heat or air quality risk

For Europe:

- Flooding and extreme rainfall disruptions
- Heat-related authority interventions
- Compound risk scenarios (heat + air quality + authority intervention)

For Middle East:

- Water supply disruptions
- Heat-related authority interventions
- Impacts of the structural, long-term nature of water stress

For Asia and Pacific:

- Monsoon-season flooding disruptions
- Wildfire smoke and air quality disruptions
- Heat-related disruptions

Weather is no longer a peripheral planning consideration; it is the central operational variable for event organizers worldwide.

Plan for extreme weather risk to build operational realism and resilience

The changing frequency and intensity of extreme weather events — heat, precipitation, drought, wildfire, or compound effects — means that event planning must evolve, and that evolution must be regionally specific as different regions may face different challenges.

Resilience is now a competitive advantage, not just a safeguard.

Festival organizers should:

1. Understand their specific regional risks and seasonal weather patterns — not only generic climate change, but also local precipitation, temperature, drought, and fire patterns.
2. Assess the capabilities of historical infrastructure to handle current and projected weather extremes.
3. Invest in proactive contingency measures appropriate to those specific regional risks.
4. Seek insurance policies that aim to align with regional climate realities and your risks.
5. Build flexibility into planning — whether through infrastructure, scheduling, or contingency protocols — to accommodate weather disruptions.
6. Communicate transparently with stakeholders about the climate risks affecting your event.

Festival organizers also should treat climate risk not only as a compliance or public relations issue, but as a core operating and financial concern. This means taking a view of risk that reflects regional realities, promotes infrastructure investments that anticipate rather than react, and drives planning well in advance.

At Marsh, we work with festival and event organizers to assess region-specific climate risks, help them develop more resilient operations tailored to local contexts, and provide insurance solutions designed to mitigate and respond to their risks based on their geography and seasonal planning.

If you would like to discuss how these insights apply to your organization, connect with one of Marsh's specialists or the authors and contributors to this paper listed below.

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