



Insuring your Fringe Festival Show

Who needs insurance?

- All performers need insurance – whether you are a one man show or a 30 person show
- A lot of people assume that they are covered for their own show under the Venues or Fringe organisers insurance – this is not the case!

Why do you need insurance?

- Accidents happen; unfortunately in this day and age, we as a society have a culture of suing each other when we are injured or our property is damaged due to the fault of someone else
- As a performer performing in a third party venue, you have a responsibility to the owner of the venue and the public (as well as your own employees if you have them)
- If you injure somebody / damage their property you need to have insurance to pay compensation and defence costs
- If your sets/props/wardrobe or technical equipment are lost/damaged you need insurance to pay to repair or replace them

What happens if I don't have insurance?

- You could end up paying for damages yourself
- If you can't pay a settlement cost for injury claims you could be taken to court, fined or even, in the worst case, imprisoned

What claims can occur?

- An actor was undertaking a scene in a play where he falls to the floor as he dies. The crown fell from his head as he did this and hit an audience member in the face causing injury. Insurers awarded the injured person approximately £6,000
- A balloon was used in a show where it was bounced around by the audience. During this part of the show the balloon hit one of the lights in the venue, which smashed and shards of glass hit the audience causing injury. The venue passed liability for this accident to the show's producer.

- A show involved use of dirt and oil; members of the show walked this into other areas of the venue causing them to have to redecorate. They claimed this from the show producers for the sum of £3,000
- A show was getting into a venue, and whilst moving their kit from the lift to the stage area they damaged the structure of the venue – the cost of this to repair was £2,500.

What insurance do I need?

- As a minimum, Public Liability Insurance (and Employers Liability if you have employees – including volunteers, freelancers etc)
- Public Liability covers you for legal liability to Third Parties – bodily injury and property damage
- Employers Liability covers your legal liability to employees

The following are not compulsory cover, but worth considering:

- Property damage – props, sets, sound, lighting, instruments etc
- Petty cash
- Cancellation - this covers costs for reimbursement should shows be cancelled, abandoned etc

Where can I buy insurance?

If you need insurance for your Fringe Festival performances look no further than www.encoreinsure.com

An online insurance facility providing:

- Comprehensive cover
- Competitive premiums
- Full cover and documentation within minutes