

# Insurance checklist

## Our team

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## About Miller

Since Miller was founded in 1902, we have gone from strength to strength because of our unwavering focus on delivering an exceptional standard of service to our clients.

We are known for doing the right thing, delivering on our promises and working as one team.

Today, we are a leading specialist (re)insurance broking partnership, headquartered in London with more than 650 people across our UK and international operations.



We are Chartered Insurance Brokers, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.

This document covers the various areas of cover that should be considered as part of a music insurance programme.



### Equipment

A musician relies on equipment in order to work so this is probably the first consideration for insurance.

A policy can cover:

- Music/recording equipment, including laptops/phones used for work purposes
- Hired equipment when required
- Stage set/pa/lights
- Stage clothing and props
- Merchandise stocks

Policy cover includes theft, accidental and malicious damage, fire, and transit (including theft from unattended vehicles).



### Travel

Policies can cover the main Artist, their management and crew either on a short term or annual basis.

An annual policy will be cost-effective and provide wider cover.

A policy will cover various situations but the main points anyone requires will be:

- Medical expenses – note this is for emergency treatment only and can never cover a person in their own country of domicile
- Personal luggage – not professional equipment
- Personal cash – not business cash/floats

Please note: In respect of equipment and travel, it cannot be assumed that session musicians or crew have their own insurance and will often expect the Artist employing them to insure this for the period they are hired.

To avoid any confusion, we highly recommend that this is clarified and made clear in writing prior to employment.



## Cancellation/Non-appearance

Reimburses out of pocket costs/expenses and profit should a show or shows be cancelled due to reasons beyond an Artist or promoter's control – reasons can include:

- Sickness, accident, death to Artist or vital crew - or their family members requiring their return home (age restrictions can apply to family members)
- Unavoidable travel delay
- Adverse weather (NB: a policy must be effected at least 14 days prior to a show)
- Natural disasters and National Mourning (age restrictions can apply)
- Terrorism or threat thereof, Civil Commotion, War

A policy will pay costs to re-schedule provided this is not greater than total cancellation costs.

It will also pay additional costs incurred making alternative arrangements to save a show.

Main exclusions are breach of contract, pre-existing conditions (medical or otherwise), any financial reason and lack of tickets sales.

Support artists can insure against the headline act having to cancel for the reasons given above.



## Employers' liability

This is a legal requirement for anyone employing personnel, protecting against an employer's legal liability for accidents or injury to employees arising directly in connection with their work.

"Employees" are those remunerated in any format, and acting under the instructions of an Employer, as individuals (i.e. not through their own company who are then deemed a sub-contracted company and must have their own insurance) on PAYE, self-employed, freelance, cash or casual labour.



## Public liability

Not a legal requirement but increasingly vital in recent years and is often required to be in force by venues, festivals and studios before using their facilities – protecting against legal liability for accidents or injury to third parties or third party property.

Venues and Promoters will also have their own policies but these will NOT provide cover for the action of an Artist or their entourage.



## Tour cash

This provides cover for cash carried by any authorised representative of a Policyholder while it is in their personal possession or in a locked safe only.

**In addition to the various areas of cover detailed above, you might also like to consider the following as part of a music insurance programme:**

- Professional Indemnity, Directors' & Officers', and Errors & Omissions
- Media Liability (Breach of copyright, breach of trademark, libel or Slander (e.g. on social media) and certain types of breach of contract)
- Security Risks and Prevention (also known as Kidnap and Ransom)
- Personal Accident (Death and/or permanent disablement)
- Cyber Liability
- Private Client (household, jewellery, fine art, vehicles, etc.)

Miller has specialist teams that are here to assist and help in these areas.