



Insuring A Production

Whether it is your car, home or business, insurance is an everyday part of our lives and provides protection in the event of disaster.

An amateur theatre group is no exception and requires insurance to protect its members, equipment, employees and perhaps most importantly, the general public.

With this in mind, below are some of the areas that need to be considered when insuring an amateur theatre production. You should be able to source a package that provides most of these areas under one policy, or, alternatively, you can source each of the areas individually, although this may be difficult and more expensive.

Equipment

Equipment, such as props, costumes, sets and lighting will be required for many productions and loss, damage or theft of these items can be expensive to replace, so insurance would simply protect the group from any large and unexpected bills.

Public Liability

This is vital and is a requirement for hiring many venues including local authority establishments. Essentially it covers bodily injury and property damage of members of the public, which includes members of the society but excludes employees. Public liability is not only required for rehearsals and performances, but also ancillary activities organised by the society such as fundraising events.

Employers Liability

This is very much the same as public liability but provides cover for anyone either voluntary or contractually employed, working on behalf of the Society.

Products Liability

This is becoming increasingly relevant as more and more societies begin selling merchandise as part of the production. Essentially this provides indemnity against an incident arising from or connected with any merchandise being sold in conjunction with a production.

Money

Looking after the money of a voluntary organisation can be difficult, and given that funds may be limited it is important to protect what you have got. Typical cover should include loss of money on the premises, in transit and whilst in the hands of authorised members.

Fidelity Guarantee

While on the topic of money, fidelity guarantee covers a loss resulting from an act of fraud or dishonesty committed by society officials such as the Secretary or Treasurer whilst acting on behalf of the Society.

Personal Accident

This protects members who suffer an accident whilst carrying out society activities. If as a result of the accident they are not able to return to work for a period of time then they can claim a weekly benefit to supplement their income. If the accident is more serious then set benefit levels are payable for incidents such as loss of sight or loss of limbs.

Abandonment

Basically, abandonment provides cover for loss of expenses due to the abandonment of any performance or production through unforeseen circumstances. This could also provide cover for additional expenses needed to replace any principal performer(s), musical director, producer or choreographer.

Trustees and Officers Indemnity (Normally a separate policy)

In the current blame and claim culture, society officials are increasingly keen to protect themselves when acting on behalf of the society. A simple mistake or oversight could have serious implications so officials are indemnified for damages and legal expenses for which they are legally liable.

For further information, advice or assistance please contact NODA Insurance on 0845 130 1368. Alternatively, you can email us on noda@lloydwhyte.com.

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