



**La Playa Media
Arts & Entertainment
Insurance with Intelligence**

La Playa Media Arts & Entertainment Insurance with Intelligence

Dance Portfolio

**Specialist insurance for dance schools
and studios**

With tight schedules, examinations looming and demands from all sides, the last thing you need is a pile of incomprehensible insurance paperwork to wade through. How do you select the right policy? Does it have the right covers at the right levels? Will it really protect you when it comes to the crunch?

What if...

- A teacher breaks a leg?
- You lose access to the studio after a fire or flood?
- Hired-in equipment gets damaged?
- Borrowed wardrobe gets lost in transit?
- Someone gets hurt on a trip to a competition?
- A parent volunteer falls down your stairs?
- A dispute goes legal?
- Your property gets damaged in transit?

And are your board/trustees properly protected?

Dance Portfolio is a comprehensive policy that uniquely fulfils all the insurance requirements of a 21st century dance organisation. It offers exceptional protection in one policy, helping to protect dance schools and studios from spiralling insurance premiums, inadequate cover and expensive duplications.

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The performing arts, by nature, can often cause complications for insurance, and many non-specialist insurers have fixed (and inaccurate) ideas about the industry – charging high premiums to protect themselves against perceived “high-risk” activities. As a dance school, you can get business insurance from a general insurer, but there are good reasons for working with a specialist broker who understands how the performing arts operate.

La Playa’s **Dance Portfolio** policy is specially designed for dance schools and studios, combining comprehensive cover with expert advice. Covers can include:

- **Property:** office contents, computers (including laptops), hired in equipment, hired/borrowed wardrobe, audio & visual equipment, staging, portable dance flooring, barres, merchandise stock, show DVDs, brochures
- **Personal Accident:** cover for injury/illness to key staff/teachers
- **Business Interruption:** protects income streams during physical and technological disruptions (fire, flood, power & telecommunications failure, prevention of access to venue and studio)
- **Employers’, Public and Product Liabilities:** for staff and parent volunteers, audience, refreshments, merchandise and dancewear. Public liability also covers compliance with the Data Protection Act and health & safety issues
- **Money:** box office receipts, fees, costume and show DVD sales income, programme/merchandise cash
- **Business Travel:** cover for trips to shows and competitions, visits and exchanges
- **Cyberliability:** infringement of copyright, virus transmission, malicious damage to your website
- **Trustee Liability:** your trustees could be held personally liable for financial loss, poor administration (including inadequate insurance), tax errors, dishonesty of an employee, breach of confidentiality, breach of copyright. Give them the protection they deserve!
- **Legal Expenses:** cover for when things go pear-shaped: defence costs for disputes including tax protection (full or aspect enquiries), VAT disputes, employment and discrimination issues

- ? **Do I need Employers’ Liability?** Volunteers, pianists and other temporary fee-paid workers need to be insured as your employees.
- ? **Will my home insurance cover a studio attached to my house?** It’s unlikely: most home insurers exclude business cover.

Dance Portfolio is exclusively available through La Playa and is underwritten by Ecclesiastical Insurance Group.

Advice you can trust from an expert who understands you:

- Superb levels of cover under a single bespoke policy
- Easy set-up: a simple form by email
- Guidance on risk management
- Relationship-based service: “can do” culture
- Your advocate during claims
- Competitive rates

To talk through your queries on insurance and risk management, contact:

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La Playa: Insurance with Intelligence

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