



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

FESTIVALS AND LIVE EVENTS INSURANCE

Festival Portfolio

Specialist insurance for festivals and live events

Simply put, **Festival Portfolio** is a well designed, comprehensive contract that uniquely fulfils all the insurance requirements of a 21st century festival. It offers exceptionally comprehensive protection, with all covers under one policy, helping to protect festivals from spiralling insurance premiums, inadequate cover and expensive duplications. **Festival Portfolio** is exclusively available through La Playa and underwritten by arts friendly insurer QBE Insurance.

What if...

- A volunteer is injured whilst working for you?
- Hired-in equipment gets damaged?
- You lose access to a venue?
- An audience member suffers from food poisoning from your caterer?

Are you properly protected?



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*“I feel we’re
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As a festival, you can get general business cover from any insurer. But there are good reasons for working with a specialist broker who knows how festivals operate. The business of event management involves some major implications for insurance, and many non-specialist insurers have fixed (and inaccurate) ideas about the industry – charging high premiums to protect themselves against the perceived high costs of cancellation, temperamental artists, unsociable hours and “high-risk” activities.

Festival Portfolio covers include:

- **Property:** worldwide cover for office contents, computers, musical instruments, hired-in equipment, marquees, audio & visual equipment and plant, merchandise stock, brochures and programmes
- **Business Interruption:** protects income streams during physical and technological disruptions (fire, flood, power & telecommunications failure, prevention of access to venues, damage at your suppliers and customers)
- **Employers’, Public and Product Liabilities:** for volunteers, freelancers, audiences, food/drink and merchandise
- **Money:** box office receipts, fees, subsistence expenses and programme/merchandise cash
- **Trustee Liability:** protecting your Board against allegations of mismanagement or breach of duty
- **Legal Expenses:** protects your company in employment disputes, health & safety issues, contract disputes and tax issues, and provides an advisory service
- **Professional Indemnity:** protects against allegations of negligent advice from your website and in a consultancy capacity, breach of duty or mismanagement

La Playa is one of the few independent insurance brokers specialising in the performing arts, looking after many of the UK’s leading festivals and event organisers.

Advice you can trust from an expert who understands you:

- Specialist insurance & investment products
- Independent professional advice
- Relationship-based service: your advocate during claim
- “Can do” culture
- Transatlantic capability

La Playa Arts & Entertainment: Insurance with Intelligence®
People like you like us. Passionate. Discerning. Independent

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