

Specialty Insurance Agency
Performers of the US & Vendors of the US

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RENEWAL NOTICE

Email: info@clownsoftheus.com
(pending until May) steph@specialtyinsuranceagency.com
Websites: www.clownsoftheus.com
(pending until May) www.specialtyinsuranceagency.com

Greetings Everyone! I hope this letter finds you in good health & best wishes to you all in 2007/2008. I would also like to take this opportunity to thank you for your business this past year.

PLEASE MAKE NOTE:

Your current policy will expire on April 25, 2007. The purpose of this notice is to inform you that the 2007 – 2008 **Performers of the U.S.** policy is now available for purchase! We should be able to start issuing certificates the first week of April. The annual premium cost is **\$190.00 per person.** Sorry, we do not take credit cards. You need to mail the renewal application back to us with your check or money order.

The policy limits of coverage are as follows:

Each Occurrence	\$3,000,000	(bodily injury & property damage to others)
Damage to Rented Premises	\$50,000	(to rented premises)
Personal & Advertising Injury	\$3,000,000	(hurting someone's feelings)
General Aggregate	\$4,000,000	(the most the policy will pay out during the policy year)
Products – Completed Op. Agg.	\$4,000,000	(the most the policy will pay out during the policy year)

This policy provides you with coverage though out the United States, Canada, & Puerto Rico.

Updates:

- The policy was going to experience a \$12.50 increase per person this year due to the higher volume of claims this past year. The underwriter of the policy was also considering dropping two categories of performers (fire performers & hypnotists) from the policy. We have decided to use a different carrier for our next policy year. Navigators, rated A (excellent), will underwrite our next policy without eliminating any category of performer and the premium cost and policy limits of coverage are remaining the same!
- When my father Al Fellerman started the Clowns of the US policy in 1988 the member base was strictly clowns. Today our member base is a wider variety of performers. Due to the requests from many members and to better encompass our group, **we have changed our association name to Performers of the U.S.** Al respects this decision.
- I have had some request to start a clown alley policy in the past year. This option was looked into and the underwriter responded that it would still be a per person cost instead of per alley. The underwriter felt there was not enough differences between the two policies to move forward at this time. Sorry, we did try!
- Some interest has been expressed in including coverage for instruction to your performer policy. The underwriter declined the request to add instruction coverage to the policy because of the greater risk due to exposure.

- Some interest has been expressed starting an instructor policy. The underwriter was willing to look at starting a policy for instruction. To move forward with this, the underwriter needs to review more information on the insurance requirements for instructors. If anyone can provide this please forward the requirements to me at steph@specialtyinsuranceagency.com. Also let me know if you would be interested in this type of policy. I will get you added to a mailing list.
- Our website is undergoing some changes and our address will be changing to **www.specialtyinsuranceagency.com** by May 1st. My new email address will be **steph@specialtyinsuranceagency.com**. When the new site is active you will be redirected to the new site when trying to get into the old site. I apologize for any confusion this may cause.

Helpful Safety Reminders:

Every year we have a few claims and we learn how to be safer from the accidents that occur. I would like to share some thoughts with you on what you can be doing differently, if you don't do this already, to help prevent an accident from happening.

1. When setting up for a party in someone's house, use a protective cloth over table top if you are utilizing the space for your equipment or place protective sheeting on the floor under where you will be using anything that may stain.
2. If performing on a stage, check the area around where you are performing for exposed cables or wires the spectators may trip over. Even though this is not your property, you could be held liable. Report anything you see to the person in charge and ask that the problem be corrected before you perform.
3. If you are performing with fire, **NEVER** involve the audience. **ALWAYS** keep the audience a safe distance away & have safety staff handy in case an accident should occur. When using fire always follow the NFPA rules of compliance.
4. Some of you video tape your act and that is great. If someone says they are injured during your performance it is nice to have the incident on tape.
5. Always give the balloon to the parent rather than the toddler. We have never had a claim regarding a child suffocating and hopefully we never will.
6. When having your picture taken with a child, make sure your hands are in the picture.
7. Work the room after your performance. You may be able to identify a problem that can be avoided.

Claims:

Many people ask what types of claims we have had in the past year. The following is a brief listing of what happened this past year:

- Audience member fell off stage.
- Spectator tripped over sandbags that secured an easy up tent causing face, shoulder injury with loss of teeth.
- Audience member was injured while walking up stage stairs to assist performer.
- Easy up tent flew into car causing dent on hood. (Not enough sandbags.)
- Audience participant thought he was Tarzan and climbed on of the side curtains to "swing from a vine" causing property damage.
- One volunteer pushed another volunteer during a hypnosis show causing a fall to the floor.
- Unresponsive volunteer ran from the show after being awake causing a hostile mob. Student was embarrassed.
- Guide wires cut a spectator.
- Audience participant jumped on a person in the audience causing a sore shoulder and back.
- *Twice* in a five month period, a guillotine used in magic act pinched claimant's neck causing cut & bruising to the neck.
- A claim was denied for a member who was suing another member for something that was said. Keep in mind that cross suits are excluded from the policy. This meaning coverage is not provided for this. We need to try to get along with each other.

There is **STILL no charge** for naming a venue (such as the fair) where you are working as an additional insured. We do ask that you allow time for the certificate to be processed and that you provide **complete and accurate information** for the certificate to be issued. We need you to include the venue address, fax number AND ALL insurance requirements the venue needs included on the certificate be submitted with your request.

You can continue to request additional insured certificates via the website, email, fax or mail. Turn around time is two weeks for processing in case there are problems or changes. Please allow two BUSINESS days for rush requests.

We should be able to start issuing certificates sometime the first week of April.

Additional Insured Request (This is the venue where you are performing that is requiring a certificate in their name.)
Incomplete requests will not be processed.

Venue Name:		
Attn:		
Mailing Address (required):		
City:	State:	Zip Code:
Fax to:	Email to:	
Event date (not required):		
Additional Insured: (this is normally the venue name)		

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Our office hours:

Monday – Thursday 9AM – 5PM (Central Time Zone)
 We are closed on all weekends & holidays.

Thank you for renewing your policy with Performers of the U.S.!
We're here for you!
Have a great year and keep smiling!

Stephanie Weiss ☺

If you are sending UPS, FedEx or DHL, our street address is: 1961 104th Street
 (the rest of the address is the same)