



Performers of the U.S. Vendors of the U.S. Annual Newsletter

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Greetings everyone! We hope this letter finds you in good health. Best wishes to you all in 2020/2021. We would like to take this opportunity to thank you for your business this past year.

You are receiving this letter because your current policy will be expiring shortly and you can now renew your coverage. Included with this letter is your invoice. You can mail back the invoice with your check or money order or you can pay online through the website.

To pay online you will need to log into your account. We email your user name and password to the email address you have on file with us so you can log into your account. You should have received this email prior to receiving your invoice. Let us know if you need us to resend this to you.

Please note there is a \$15 service fee for paying with a credit/debit card; however, it is a great way to avoid delays due if you are away from home or just want to get renewed immediately. We mail your invoice five to six weeks before your policy expires in order to give you as much notice as possible so you can budget for your renewal. If you are late in renewing the online option works great and is less expensive than rush delivery through the post office, UPS, or FedEx.

New Additional Optional Coverages Available!

This past year we introduced two new optional policy coverages. This first option is available to performers and covers your assistant. Many of you have an assistant that works with you for set-up and tear down, helps with the planning and organization of a show or booking, works with contracts, coordinates permits and requesting additional insured certificates, handles prop changes during the show, assists with crowd control, is a staged spectator that is called upon to assist with an act, or performs the roll of a safety coordinator. You can add on coverage for your assistant at any time but the coverage will end on your general liability policy expiration date. The cost is \$95 for each assistant and you can inter-change assistants! **Key to this coverage:** An assistant is low risk personnel that would not stop the show from going on if they were not there. For more information see the 2019 Newsletter or call the office to discuss.

The second optional coverage is available to all and is coverage for Sexual Abuse or Molestation (SAM). In the last few years California and Illinois have started to require Sexual Abuse or Molestation (SAM) coverage in addition to your general liability coverage before they permit you on the school grounds. The California and Illinois schools require the Option 2 coverage limits.

Santa may also be asked to have this optional coverage. There are a number of organizations and malls that coordinate Santa's job(s) for the season and request this coverage.

We can offer you two different coverage limits. This coverage is available per policy period. You can add at any time but the coverage will end on your general liability policy expiration date. Unfortunately we are unable to pro-rate the premium.

SAM Coverage	Option 1 (available in all states)	Option 2 (CA & IL Schools Only)
Each Occurrence	\$100,000	\$1,000,000
General Aggregate	\$300,000	\$2,000,000
Premium Cost	\$130.00	\$700.00

The policy will not exclude sexual abuse and molestation by endorsement if you add this coverage.

Reminder:

Our performer policy is designed for the sole proprietor street performer that is making less than \$300,000. Congratulations if you have become successful in your career and are now exceeding this income amount. We would be happy to refer you to another company more suited for the high income level performer.

Our vendor policy is designed for the merchant that is selling their wares within their booth space. We can insure a vendor with an annual income of \$500,000 or less. If you are now exceeding this income amount we would be happy to refer you to another company more suited for the higher income.

Safety:

An accident can happen at any time; however there are steps you can take to avoid a potential problem. We love hearing how you have prevented a potential problem by laying down a tarp, checking your equipment prior to use, having safety staff in place, or a staged "volunteer" planted in the audience to assist with your act. We appreciate all your efforts to keep the public safe! **Great job everyone!!!**

Examples of Potential Claims That Can Be Prevented:*General Liability*

- If you are using face paints or airbrush tattoos remember to protect your work area by putting down a drop cloth to catch any spills from going onto carpet or wood floors. If you are using your own chair put tennis balls on the legs to avoid scratches to the floor. Inform the client how to remove the paint and advise if there is any type of allergic reaction to seek medical advice and/or use Benadryl. Please note there has been issues with black paints.
- When setting up at a fair, festival or in a back yard, make sure to secure your equipment and check your area for any potential problems. Look for holes in the pavement or ground & exposed cables that could be a tripping hazard. You wouldn't think much of an extension cord being used but think again. This type of claim happens more often than you would think. Our most common claims involve tripping and falling. If you notice exposed cables, wires, cords or potholes contact the event coordinator to correct the problem before an accident or injury occurs & to keep the spectators at a safe distance away from a hazard.
- High wind plays a large roll in damage to property. Tents that are not weighed down enough can go airborne in a heartbeat hitting anything in their path. We have had many claims by the airborne tents, Easy Up's, etc. Some people will use five gallon buckets filled with cement or rocks to secure their tent and can still have problems. The little tent stakes that come with these units do not stand up to strong winds. Please use caution when securing your tent. High winds can cause your signs to go flying. Maybe extra rope for the signs?

Inland Marine:

- NEVER leave anything unattended! Turn your back and someone will steal your stuff. You are packing up and run back to get something - Bam! Someone has taken what you left unattended.
- NEVER leave your vehicle or storage locker unlocked with valuable possessions inside. Your inland marine policy will not cover unsecured loss!

Please let us know if you have any questions or if there is anything we can do to design our policy to better meet your needs. We love to hear your thoughts and are happy to help in any way we can.

Thank you for considering Specialty Insurance Agency - Performers of the U.S. & Vendors of the U.S. for your insurance needs! Have a great year, be safe, and keep smiling!

Stephanie Weiss and the Specialty Insurance Agency Team