



Performers of the U.S. Newsletter Update

Specialty Insurance Agency, LLC • P.O. Box 24, New Richmond, WI 54017
Phone: 715-246-8908 • Fax: 715-246-4257

Greetings Performers!

I hope this newsletter update finds you happy and well! We are publishing an additional newsletter this year because we have made substantial changes to our policy in the last couple of months, and I would like to share the updates with you.

Assistant Coverage:

We have added coverage for your assistant(s)! 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.

- For those of you that have audience participation during your act, having a trained assistant staged in the audience to be called upon can be very beneficial. This trained assistant would eliminate injury to an untrained spectator. We just had a claim that involved a performer doing a flip over a spectator that was called up onto the stage. The flip didn't go well and the acrobat landed on the spectator. If a staged assistant had been called upon to assist with the stunt it would have avoided injuring someone from the audience. Calling upon someone from the audience is always a big risk. We see a lot of claims for trips and falls when trying to get up on or off the stage and when stepping around objects. For example; people fall off the steps because there isn't anyone to assist them if they lose their balance.
- Some venues require that your coordinator/assistant also has insurance when working with your contract. You can choose to include your assistants name on your insurance certificate or leave their name off. We will indicate on your proof of insurance that you have coverage for an assistant(s).
- For those of you who work with fire, it is advised to have a safety coordinator/assistant on the scene of the event. This safety coordinator/assistant ensures that props are put out and a safe distance away from the hands of the public, fire pots are attended to, and the public is kept safe from walking into a potential problem.
- Our Santa policy covers Santa plus one person such as Mrs. Clause, an elf or photographer; however, some Santa's may need to cover more assistants.

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 interchange 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.

Sexual Abuse or Molestation:

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 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 optional 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.

Auto-Renewal:

There is some confusion regarding renewing your insurance. Some people feel if they paid with a card in the past your insurance is automatically renewed. I regret to inform you this is not the case. We do not store any credit card information and we have no way to auto renew you. Back a few years ago we did implement an invoicing system which eliminated the need for you to complete a new application each year. You are able to renew by check with your invoice or pay online through the website with your credit or debit card before the policy expires. If your policy has lapsed we require an updated application with your signature.

Additional Insured Certificates:

Let's also discuss when you need to request an additional insured certificate.

- You are covered wherever you are performing without an additional insured certificate as long as you are in the covered territory of the U.S., Canada and the U.S. owned islands. Your policy must also be current and not expired for the time you are performing.
- The only time you need to request a certificate is if the venue is asking you to provide this. When a venue wants to be named on your policy as an additional insured they

should inform you verbally and provide you with a sample of their requirements upon your request.

○ Examples:

- If you are doing a birthday party at someone's house you do not need to request an additional insured certificate. Your proof of insurance will suffice.
- If you are doing the birthday party at the local park, The Parks and Recreation Department may require an additional insured certificate from you before they issue your permit to hold the party in their park.

Some venues that require an additional insured certificate from you will refer to you as a vendor. Please keep in mind that even though the venue may refer to you as a vendor, this does not mean you should request a vendor certificate. You will still want to complete the performer certificate request as you are insured under our performer policy. Your request for a certificate will then be delivered to the proper person for processing, and issued under the correct policy.

There is no charge for additional insured certificates and no limit to the amount you can have throughout your policy, the only thing we do require is that you submit your request through our online system or by fax. We do not take phone or email requests. If you have a PDF sample of the venue's requirements, you can upload the file directly into your online request as a supplement to your completed fields. Please allow two business days for processing. Call us if it is a rush, we will do everything in our power to make sure you have what you need in a timely manner.

Please do not hesitate to call us if you have any questions or concerns about anything. We are happy to help you and we are here for you!

We hope your holidays are happy days and look forward to talking to you in the future!

Thank you for your business!

Specialty Insurance Agency & Performers of the U.S. Team

Steph & Bill Weiss, Kelsey Weiss, Anna Ovre, Angel Langness, Carol Weiss & Pam Beaver