

Theatrical Performance Insurance – Quoting Guide & FAQ's

CHECKLIST FOR DIFFERENT PHASES OF THEATRICAL PRODUCTIONS

Preliminary Phase (Pre-Production)

When to Start Quoting Process/Purchase Coverage:

- When payroll starts and/or you have property in storage in the name of the new insured entity
- Usually takes 3-5 business days to secure quotes

Coverages Generally Needed:

- General Liability
- Workers Compensation/Employers Liability
- Disability Benefits Law (DBL)
- Theatrical Property (if sets, costumes, props, etc. are being stored prior to the performance)

What We Need to Quote:

- Completed Theatrical Application
- Business Name/Address/FEIN of Insured Entity
- Payroll Breakdown
- Replacement Cost Value of any Theatrical Property to be Insured
- Address & square footage of storage space for any Property in Storage

Auditions / Rehearsals / Performance Live Phase (Full-Production)

When to Start Quoting Process/Purchase Coverage:

- Once auditions/rehearsals start – varies by show
- Usually takes 1-2 weeks to secure quotes

Coverages Generally Needed:

- Package Policy (General Liability, Theatrical Property, Auto Liability, Property – Business Interruption & Extra Expense Only)
- Umbrella Liability (usually \$10M for Broadway Theaters in NYC, but depends on contractual requirements with the venues)
- Workers Compensation/Employers Liability
- Disability Benefits Law (DBL)
- Performance Disruption (if not included in Package policy/if higher limits are needed)
- Non-Appearance/Abandonment Coverage (if there are key talent who the show depends on – generally A-List celebrity talent)

What We Need to Quote:

- Description of the show (i.e. play, musical, whether it involves stunts, dancing, minors, pyrotechnics, etc.)
- Completed Theatrical Production Application
- Sexual Abuse & Molestation Supplemental App (only if minors are involved in the show)
- Completed Errors & Omissions Application (if coverage is desired)
- Performance Disruption:
 - Projected NAGBOR
 - Annual # of performances
 - Projected weekly revenue
- Non-Appearance/Abandonment:
 - Name of talent
 - # of performances,
 - Will they have to do rehearsals?
 - Do they have an understudy?
 - Do they have a history of non-appearance?
 - Completed Medical Questionnaire
 - Medical Exam/Blood Work



Touring Phase (if Applicable)

When to Start Quoting Process/Purchase Coverage:

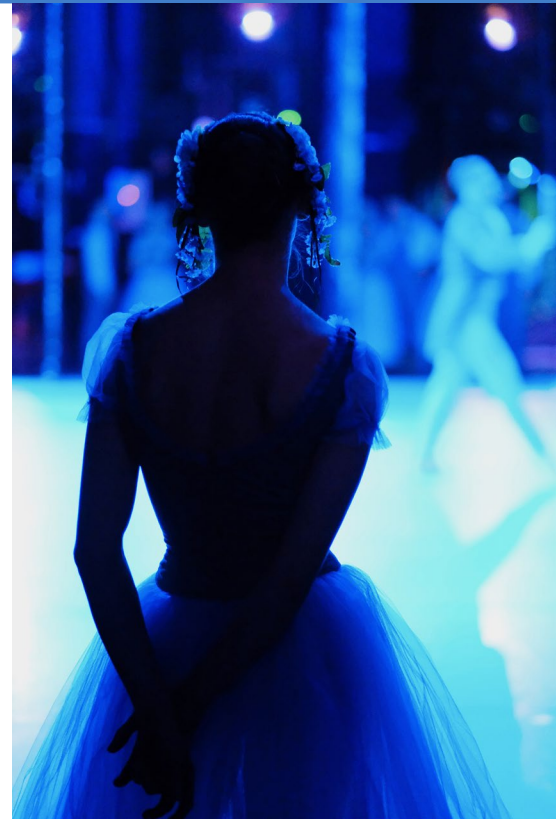
- Once show is about to go on tour
- Usually takes 1-2 weeks to secure quotes

Coverages Generally Needed:

- Package Policy (General Liability, Theatrical Property, Auto Liability, Property – Business Interruption & Extra Expense Only)
- Umbrella Liability (usually \$5-10M, but depends on contractual requirements with the venues)
- Workers Compensation/Employers Liability
- Performance Disruption (if not purchased via Package policy)
- Non-Appearance Coverage (if there are key talent who the show depends on – generally A-List celebrity talent)
- Foreign Package Policy (General Liability, Auto, Workers Compensation) – if you are touring outside of the US, Canada or Puerto Rico

What We Need to Quote:

- Completed Theatrical Production Application
- Touring Schedule (including Tour Route and Itinerary)
- Contract with trucking company vendor
- Non-Owned / Hired Auto Supplemental Application
- Sexual and Abuse Molestation Application (if minors are required)
- Errors & Omissions Application (if required)



FREQUENTLY ASKED QUESTIONS

Q What types of insurance are typically required for a Broadway production?

A Generally speaking, Broadway performances typically secure the following types of coverage:

General Liability	Protection against 3rd party lawsuits alleging bodily injury and property damage caused by your negligence. Includes defense costs, settlements, judgements, awards, etc. Can be actual or alleged damages.
Auto Liability	Covers bodily injury and property damage caused by your negligence involving a vehicle in your care, custody, control. Non-owned and hired auto insurance are typically purchased for theatrical productions (i.e. using a rented vehicle while touring).
Theatrical Property Insurance	Protects sets, costumes, props, and any other property or equipment that you are financially responsible for in the event of damage. Includes property in storage for shows that are in pre-production or closed, personal property of cast and crew, and damage to venue location.
Performance Disruption	Reimburses lost revenue if a show must be postponed or canceled for reasons beyond the control of production, subject to certain exclusions (i.e. weather) and limitations (i.e. if shutdown by a Civil Authority, there is usually a time & distance limitation of 1 mile & 30 days of coverage).
Workers' Compensation/ Employers Liability	Covers employees (i.e. cast, crew & support staff) for medical bills and lost wages arising out of on-the-job injuries. Required by law in most states. Rates are dictated by the state.
Disability Benefits Law	Covers employees (i.e. cast, crew & support staff) for medical bills and lost wages arising out of off-the-job injuries. Required by law in NYS if you carry Workers Compensation/Employers Liability coverage.
Umbrella Liability Coverage	Additional liability coverage typically sitting over the primary General, Auto, and Third Party Property Damage coverages (i.e. if primary general liability limit is \$1M and you have a \$10M umbrella, you have \$11M of protection in the event of a really bad claim(s)).
Non-Appearance/ Abandonment	Performance disruption and/or abandonment of the show triggered by a key cast member being unable to perform for reasons beyond their control (i.e. celebrity talent gets sick, accidental injury or illness, dies or has a family bereavement situation).
Errors & Omissions	Protects against 3rd party lawsuits alleging things like IP infringement or defamation arising out of the content of a given show.

Additional Coverages to Consider (subject to completed applications) that are purchased less frequently, but provide valuable coverage:

Directors and Officers Liability	Protects directors, officers, and producers from personal financial loss if they are sued for alleged wrongful acts in managing the production company.
Employment Practices Liability	Protects against lawsuits alleging discrimination, sexual harassment (non-physical), wrongful termination (or failure to hire), hostile workplace, or retaliation by employees or 3rd parties.
Cyber Liability	Covers things including but not limited to: data breaches (i.e. notification costs, credit monitoring, privacy lawsuits), business interruption from cyber event, ransomware, & social engineering/phishing losses.

FREQUENTLY ASKED QUESTIONS (CONTINUED)

Q When do we need to start buying insurance?

A See above Quoting Checklist / Guide for when coverage gets purchased for the various stages, but startup policies are secured when you start payroll and/or have property in storage; full policies are secured when auditions/rehearsals start (depends on each show); and touring policies are purchased when a show is about to go on tour.

Q Does Theatrical Production insurance cover rehearsals and previews?

A Yes, most policies extend coverage from the first day of rehearsals through the final performance and load-out period, but it's important to confirm the policy terms as well as your contractual obligations with the venue.

Q What is Theatrical Coverage rated on?

- A**
- **General Liability/Workers Compensation:** Payroll (Subject to Audit)
 - **Theatrical Property:** Replacement Cost Values of Sets, Costumes, Props, etc.
 - **Performance Disruption/Non-Appearance:** Projected Revenues

Q Do I need separate coverage for a touring show (after its initial stationary Broadway run)?

A Yes, tours are not automatically covered and are generally covered under separate policies. See **Touring Phase** above.

Q What are some typical key coverage exclusions?

A Including but not limited to - Pre-existing health conditions (i.e. for non-appearance & often workers comp), wear & tear (for property coverage), war (all policies), losses within your control/expected loss (performance disruption), adverse weather (performance disruption), and cyber claims (unless cyber insurance is purchased).

Q How do we report claims?

A While you can report to the carrier directly, we encourage you to send all claims to your Risk Strategies team as soon as you have knowledge of one. Our in-house claims team will report to the applicable insurance carrier and advocate on your behalf throughout the process.

Q When should we cancel our policies?

A For workers comp, you cancel the day payroll ceases. For performance disruption, you cancel when the show run ends. For all other policies, it is dictated by the contractual requirements with the venue – often at the end of load-out / restoration.