



Specialist insurance for
arts and entertainment organisations

Advice that makes a difference®



Venues | Theatres | Festivals | Event organisers | Orchestras |
Dance | Opera | Music | Agents & managers

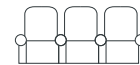
Why do you need **specialist entertainment insurance?**

In entertainment and the arts, time is often of the essence – the show must go on! There are some very specific implications for insurance: from the risk in mass gatherings to the dependence on individual performers being in the right place at the right time with the right equipment.



What if...

...an **audience member is injured**? Do you have the right level of public liability insurance in place?



...borrowed costumes, props or equipment get damaged? Does your property insurance cover **hired or borrowed equipment**?



...a volunteer is **injured backstage**? Are they covered under your employers' liability insurance?



...your **live stream** is disrupted by a cyber-attack? Does your business interruption insurance extend to cyber events?



...airport delays mean you miss a performance? Is there a workaround – or do you have **cancellation insurance**?



...a dispute goes legal? Will your brand and relationships suffer a very public spat? **Errors & omissions insurance** with **brand protection** can really help.



...you're accused of **intellectual property infringement** – your images or music breach copyrights?



...a **data breach** lands you in court? More than half of all cyber incidents start with employees. Are your **risk management** processes and **cyber liability insurance** fit for purpose?



...your **trustees or board members** are sued personally for their decisions?

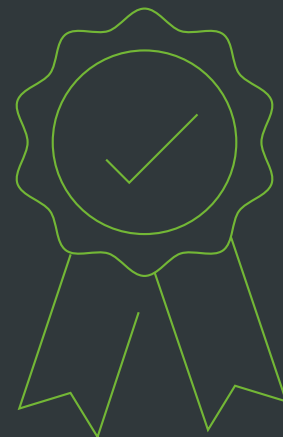
What about the **people risk** in your organisation?

What if a **key creative or rainmaker** falls critically ill – could it impact your income?

How do you **attract great people**? Looking after the wellbeing of your people helps keep them motivated, loyal and productive. Have you considered how **employee benefits** could make you stand out from the crowd and protect you from the financial impact of long-term employee health issues?

What about **health and safety**? Do you have access to expert risk management that can help keep you, your people and anyone visiting your premises safe?

Are you protected if an employee were to leave under difficult circumstances? Do you have the **HR/legal advice** in place to help mitigate reputational or financial damage?





The **right insurance** advice can make the difference.

Partners& is one of the few independent insurance brokers specialising in the performing arts, and our specialist **Arts Portfolio** policy is designed specially for arts organisations and backed up by exceptional advice and support.

We understand the pressures and complex risks you face... **we speak your language.**

“

“Very welcoming and helpful... I was a little nervous about the whole process, but they were very patient and explained everything simply and slowly”

– Anna, client

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What is Arts Portfolio?

Arts Portfolio is a specialist “umbrella” policy for arts and entertainment organisations. It’s exclusive to Partners& and underwritten by specialist arts and heritage insurer Ecclesiastical.

Arts Portfolio was created to protect the financial position of a 21st century entertainment organisation, offering exceptionally comprehensive protection, and avoiding expensive duplications by covering multiple risks under a single policy:

- ✓ **Property:** computers, sheet music, office, theatrical and music equipment, stock and musical instruments
- ✓ **Business interruption:** protects income streams during physical and technological disruptions (fire, flood, power & telecommunications failure, prevention of access to venue, failure of safety curtain, sound & lighting, seating & staging)
- ✓ **Public, product & employers' liabilities:** cover for compensation payments and legal costs arising from damage to third party property or personal injury (audiences, freelancers, volunteers, merchandise, venues)
- ✓ **Money:** box office income, per diems, programme/merchandise cash

We can also arrange:

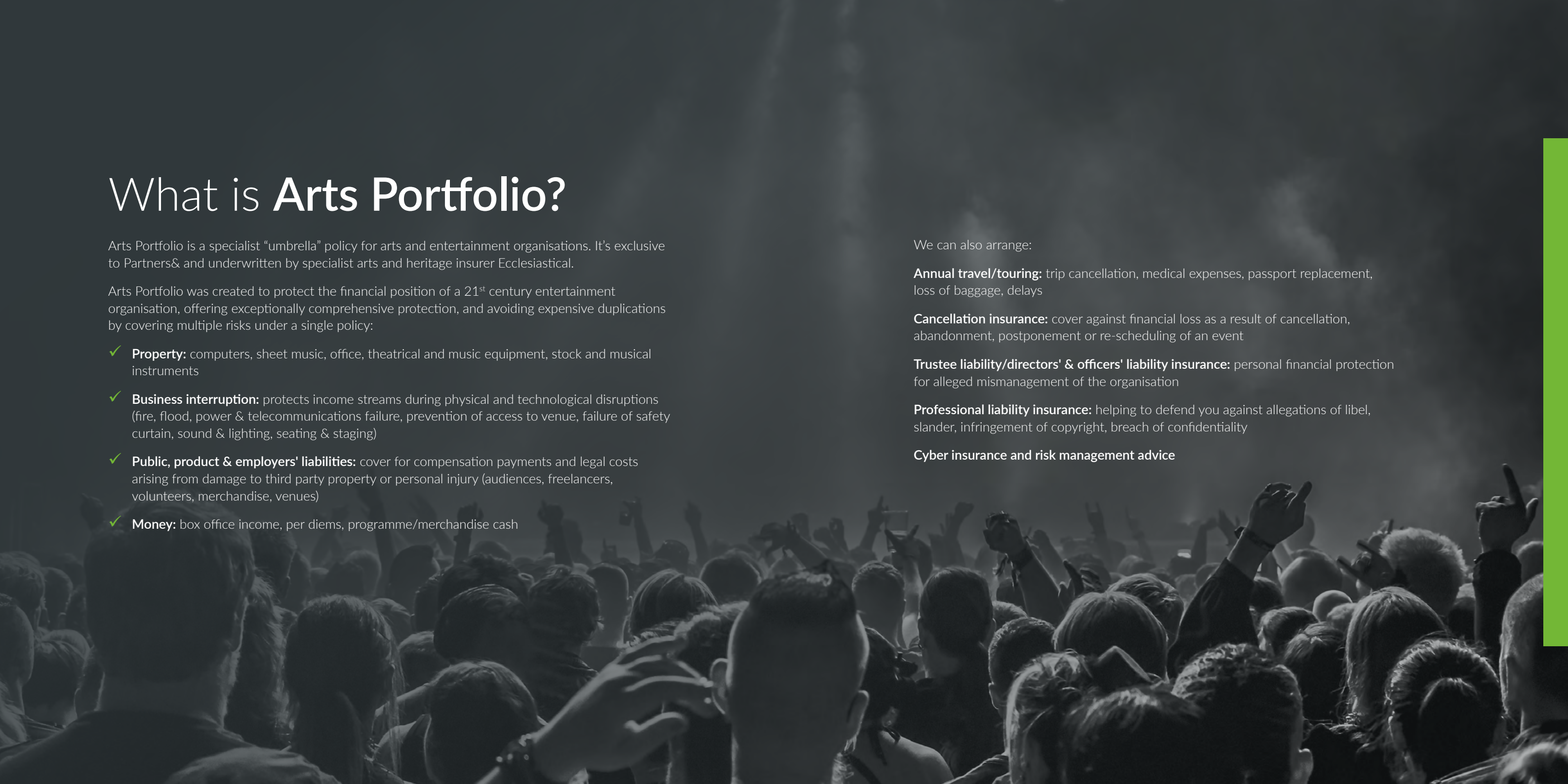
Annual travel/touring: trip cancellation, medical expenses, passport replacement, loss of baggage, delays

Cancellation insurance: cover against financial loss as a result of cancellation, abandonment, postponement or re-scheduling of an event

Trustee liability/directors' & officers' liability insurance: personal financial protection for alleged mismanagement of the organisation

Professional liability insurance: helping to defend you against allegations of libel, slander, infringement of copyright, breach of confidentiality

Cyber insurance and risk management advice





Partners & specialist Entertainment team

Our specialist Entertainment team can help you protect your organisation with smart, flexible, high-performance insurance and employee benefits programmes, tailoring a package to your needs and supporting you with sound advice to make good decisions in managing risk.

Through our ecosystem of trusted advisers across the sector, we keep abreast of the shifting sands of emerging risk, the funding landscape, new regulation and legislation. With this wide-angle insight and a data-driven approach, we can advise you on keeping your organisation safe as it grows.

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“An excellent understanding of the orchestral business and operates as a business partner, not just an insurance service. I wouldn’t hesitate to recommend them, a great team” - orchestra client

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The Partners& difference: a holistic approach to risk

Technical expertise is a given. So what makes us different?

Managing operational risk is just the starting point. Our holistic, advisory approach takes a wide-angle view of your organisational and personal risk. We can help with your cyber risk, the “people risk” in your organisation - through our wellbeing, engagement and benefits programmes - and provide financial protection (your “company will”) and personal insurance for owners, stakeholders and their families.

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“I just love it that you are all in the loop of what we are doing” – Cathy, client

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What sets us apart

#1 The quality of our advice – getting the right advice genuinely makes a difference to insurance outcomes – whether that’s claim payments or claim prevention. We take time to analyse your risk environment and give you the tools to manage it – a combination of expert risk management advice and insurance that fits like a glove.

#2 The quality of our people: we’re a team of specialists with decades of collective experience in entertainment insurance. Our job satisfaction comes from knowing that our clients have the right cover that will kick in when things go wrong.

#3 The quality of our delivery: we also understand the fast-moving operating environment of the entertainment world, the risks and pressures you face – and our clients love our approachable, flexible and responsive style. We have a proven track record of working with creative organisations, supporting them to build financial resilience. And if you’re working with international artists and partners, we can help with that too.

Best Diversity & Inclusion Programme

**UK BROKER
AWARDS 2021**

Partners& is committed to diversity and inclusion, with a proactive programme of support and learning for our staff. We were proud to win **Best Diversity and Inclusion Programme** at the UK Broker Awards.

Our **values** are in our **DNA**

Progressive: We're here to make a difference. That means making brave decisions, always looking to make improvements and challenge conventional thinking. We encourage ambition, growth and a can-do attitude.

Approachable: We are easy to talk to and refreshingly positive. We strive to make things easy, cutting through the noise to provide advice that's clear and easy to understand.

Collaborative: We are a true partnership with our people, our clients and our ecosystem characterised by strong relationships and a uniquely personal touch. We understand that the needs of our clients are changing, and we work with them to develop the appropriate programmes that meet their needs.

Enablers: We make things happen. Our insights and expertise provide the reassurance, security and advice that enable our clients to achieve their business objectives and personal ambitions.

PACE

It's no coincidence that these values spell out **PACE**
It reflects our energy, dynamism and optimism.





“When you get **good service** it’s worth **shouting about...**”

Partners& will help you to map out pitfalls and tread confidently as your organisation grows and changes. And if you need to make a claim, we’ll stand shoulder to shoulder with you, getting you back on your feet fast and supporting you through the next challenge.

- People who stand shoulder to shoulder with you
- Advice that makes a difference®
- Outcomes that shape your future

Advice that makes
a difference®

Partners&

Contact us now for advice on building
financial resilience in your organisation:

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Chartered



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Customers®
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