

Tailored Insurance Facility for the Circus Sector

Summary of needs by TNA

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Liability Insurance

To cover lawsuits by third parties for negligence causing property damage or injury.

- Cover for individuals, groups (including partnerships), incorporated companies.
- Including, or with options to add:
 - Performing activities including aerials, parkour, trampoline and other 'high-risk' acts such as fire, knife throwing, power tool acts etc. (perhaps as tick the box to include add-ons)
 - Teaching—ground-based circus skills
 - Teaching—aerials, parkour, trampoline, and other 'high-risk' activities
 - Contractors are covered under the policy for performing and teaching
 - Products (to become PPL) such as circus equipment, merch, food & beverages
 - Rigging for own independent practice, school or space (performed by qualified rigger), including over 11m (note: this is all some artists want and don't want to pay a higher premium to be able to rig for others)
 - Rigging for other artists/companies (performed by qualified rigger), including over 11m
 - Use of bespoke equipment and rigging—with data sheet* and/or engineering certification
 - Teaching on bespoke equipment and rigging—with data sheet* and/or engineering certification
 - Building of bespoke equipment and rigging—with data sheet* and/or engineering certification
 - Venue build/management (eg. tent-build with engineering certification)
 - Sale of tickets, merch, food/drinks, circus equipment
 - Coverage for collaborators such as directors, stage management, producers, playwrights and other creatives such as musicians.
 - Worldwide coverage territory, or option to add coverage for USA/Canada touring.

**NB. many props and aerial apparatus do not have an engineering certificate but have a data sheet*

Director & Officers/Associations/Management Liability

Wrongful Allegation of Child Molestation

- Youth circus schools
- Performing companies making work with young people or offering public workshops for young people

Personal Injury/Accident

To cover injury while working as a sole trader.

- Circus professionals (performing, teaching, production, rigging)
- For sole traders not covered by WorkCover
- Lump sum injury and death cover

Volunteer Workers Personal Accident

- Circus schools
- Festivals, events, presenters
- Circus companies
- Supervised placement for trainee riggers

Building Insurance

- Circus schools with training facilities
- Circus companies with performance/rehearsal venues

Property/Equipment Cover

To cover damaged or stolen property, *including when in storage and in transit.*

- Performance equipment for individual practitioners
- Performance equipment for companies
- Training equipment for schools
- Training equipment for individual practitioners (self-use or as a trainer)
- Rigging tools and equipment
- Temporary venues

Business Interruption/Continuation

Event or Entertainment Cancellation

Professional Indemnity

To cover lawsuits from clients for errors or omissions in professional advice resulting in financial loss. Not likely to be required by many in the circus sector.

- Could apply to circus riggers, but may not be commonly taken up for a few reasons:
 - It is rare for riggers to provide advice as a formal service without also being engaged for rigging services
 - Errors or omissions by a rigger are most likely to result in injury and/or property damage rather than direct financial loss, and most PI policies do not cover injury or property damage (only financial loss)