

## That's Entertainment

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The scenes are repeated many, many times from the smallest towns to the largest cities; a bar or club filled with people. They gather to (decreasingly) smoke, eat and drink and to be entertained. Three sources of entertainment are still quite popular; live bands, deejays and karaoke. While many performers who provide these services do so as a full business enterprise, the vast majority don't. In fact, many such performers treat their activities as hobbies and that can create problems.

Performing for the public as a karaoke emcee, deejay or band member requires a lot of interaction with the general public (venue customers) and a significant investment in equipment and instruments. Obviously such performers face the possibility of a loss involving legal liability to other persons and loss to their own property.

These deejays, karaoke emcees and band members are also, typically homeowners and renters. They are also often policyholders of homeowners or renters insurance. They may also be persons who are woefully unaware that they may have special insurance needs that should be addressed in order to avoid big problems.

Such performers should look into the type of losses they may face and attempt to arrange for proper coverage. They should also be aware that it could be a huge mistake to assume that their basic residential liability and property coverage can handle such losses.

**Property considerations** - Well, consider the property situation that exists. All of the persons mentioned makes regular use of the following:

- Electronic amplifying equipment, microphones, speakers, stands
- Electronic (including digital and computer) sound recording and reproducing equipment
- Electronic and acoustic instruments
- Lighting equipment and various accessories

All of this property is, typically, subject to serious coverage limitation under a typical residential policy. Generally a policy must be modified to include scheduled (specifically describing items) coverage that may involve getting documentation and appraisals to establish coverage amounts.

**Liability considerations** – Performers are often at public places and events, mingling with audiences, moving around with equipment or instruments, laying wiring and positioning various equipment, inviting and working with people, sometimes using podiums and stages, weaving among diners, drinkers and dancers. Often they are dealing with people who are inebriated, with reduced agility and judgment.

These situations can create incidents where a performer may be directly responsible for injuring others or for damaging others' property.

The coverage needs of performers are complicated when they engage in these activities for income. Business activities are usually excluded. Securing proper coverage may involve a simple attachment of a form to a homeowners or rental policy, buying a separate inland marine policy, or arranging for separate business coverage.

If you are an entertainer, you may want to schedule a show with an insurance professional to make sure your act is protected!

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