



Association of Community Theatre Insurance Program

The policies provided under the Association of Community Theatre insurance program are specifically designed for Community/Amateur Musical & Theatrical Groups and Choirs that are members of the Association of Community Theatre (ACT) or members of interstate groups that are affiliated with ACT. The ACT Insurance Program is facilitated by a team of specialist Marsh representatives that understand the insurance needs of community theatre and the broader entertainment industry.

The core insurance policies tailored to cover Association of Community Theatre member groups is:

1. Public Liability Insurance
2. Volunteer Workers Personal Accident Insurance
3. Money Insurance

All policies are renewed annually on the 31st December each year.

The appointed insurance advisors are the Marsh Entertainment & Leisure Team and enquiries can be addressed to:

Phone: [1300 655 931](tel:1300655931)

Email: ACT.Insurance@marsh.com

Postal Address: PO Box H176, Australia Square, NSW, Australia, 1215

PUBLIC LIABILITY INSURANCE

Activities covered under the policy:

Providing the rehearsal & staging of theatrical or musical performances including theatre based workshops and promotion of performances.

Property Owners Liability is available on request if you own the premises or are required by Council to provide cover as the owner of the premises. Leasing a premises is automatically covered and does not require you to declare this to Marsh.

Activities are covered worldwide excluding USA and Canada.

Limits:

- \$20,000,000 Any One Occurrence (Public Liability)
- \$20,000,000 Any One Claim, and in the Aggregate Any One Period of Insurance (Products Liability)
- \$10,000,000 Any One Claim, and in the Aggregate Any One Period of Insurance (Professional Liability)
- \$500,000 Any One Claim, and in the Aggregate Any One Period of Insurance (Molestation Extension)
- \$500,000 Any One Occurrence (Care, Custody & Control)

Full details of each limit can be found within the Policy Documentation.

What Does Public Liability cover?

Public Liability's main coverage is to cover the Insured for compensation in respect of bodily injury or property damage where the Insured becomes legally liable to pay as a result of an occurrence in

connection with the business activities being performed. The resulting legal costs are also covered within this policy to defend you out of such a claim or reach an agreed settlement with the third party. It is important to read the special conditions and the exclusions listed within the policy wording so it is understood what is not covered and to create risk management plans to mitigate your risk exposure.

Who is insured under this policy?

Please see the definition of 'The Insured' in the policy wording for details, however, generally speaking all directors, officers, employees and volunteers are covered of your group are insured under this policy for public liability claims made against them in connection with the activities of the group.

IMPORTANT NOTE - Any Service Provider you engage in the course of your activities are not covered under the definition of The Insured and will require their own public liability insurance in place whilst they are working on your behalf. Service providers are services that you contract for a fee to work on your behalf and include but are not limited to security services, amusement operators, pyro technicians, entertainers, food vendors, stallholders, sound & lighting companies & Contracted Labour. For example, if you engage an orchestra to play during a performance and they invoice you for their time, they are deemed a service provider and require their own public liability insurance.

Can you provide claim examples?

Property Damage Claim Example

- A member of the insured theatre troupe splashed fake blood on a white theatre curtain during a rehearsal of a performance. Owner of the theatre demands replacement and associated costs.

Bodily Injury claim example

- A volunteer for the Insured theatre group fell whilst performing sewing alterations on steps, injuring her shoulder. It is alleged that the insured caused the injury by failing to provide a safe workplace.
- Patron of a theatre production held by an insured theatre group fell on stairs whilst moving to seating area and sustained a serious injury. Both the theatre group and the theatre owner is brought into a public liability claim alleging the area was poorly lit.

VOLUNTARY WORKERS PERSONAL ACCIDENT INSURANCE

What does voluntary workers personal accident insurance cover?

Provides lump sum payments, weekly benefits and other compensation outlined in the policy in the event of accidental death, permanent disability and temporary disability for all board members, committee members and unpaid individuals engaging in activities on behalf of the Insured Theatre Group.

Who is insured under this policy?

All board members, committee members and unpaid individuals engaging in activities on behalf of the Insured Theatre Group.

Benefits provided in this policy shall be payable only when any condition described in such policy happens to an Insured Person whilst the Insured Person is:

- Engaged in work that has officially sanctioned or organised and under the control of the Insured;
- Engaged in necessary direct travel to and from during such voluntary work;
- Not in salaried employment of the Insured Theatre Group;
- Accident only



Limits:

Age Limit for this policy is 100 years of age.

Capital Benefits (Death and Permanent Disability) has a maximum limit of \$120,000

Event 1 only (Accidental Death):

- The Death Benefit is limited to \$24,000 for an Insured Persons aged under 18 years of age
- In respect to Insured Persons aged between 80-90 the Capital Benefit is \$100,000
- In respect to Insured Persons aged between 91 to 100 the Capital Benefit is 25,000

Weekly Benefits (Loss of income)

- Event 18 – Income Earners (Temporary Total Disablement caused by Injury)
- 100% of weekly income (as defined in the policy) up to \$750 per week whichever is the lessor.
- Benefit Period Up to 104 weeks each and every claim with a 7 day Deferral Period each and every claim
- Event 19 – Non-Income Earners No cover
- Event 20 – Full Time Students No cover

Section C – Special Benefits

- Non-Medicare Medical Expenses
We will pay 100% of eligible Expenses as defined, after any reimbursement from a recognised private health fund, up to a maximum of \$3,000 any one period of Insurance. Non Medicare includes Ambulance Costs.

IMPORTANT NOTE – This policy cannot cover any expenses that are covered by Medicare or even partially covered by Medicare. This policy cannot cover the Gap that you incur from expenses that are only partially covered by Medicare.

Can you provide claim examples?

- A voluntary cast member injures himself or herself by twisting their ankle during a rehearsal. The cast member requires physiotherapy and does not have private health insurance, therefore claims for Non-Medicare Medical Expenses under the policy.
- A volunteer set builder seriously injures themselves whilst performing set building duties on behalf of the group. The volunteer usually works as a carpenter and is unable to work for 6 weeks. After the two week excess period, the volunteer claims loss of income for the 4 weeks they are unable to work and is not being paid from the carpentry job.

MONEY INSURANCE

What does Money insurance cover?

Provides cover for loss of for up to \$5,000 of the theatre group's money whilst in the possession of an authorised person or at the box office as below:

Money in Transit: Money whilst in personal custody of the insured or persons authorised by the insured, e.g. to and from the bank.

Money in Personal Custody: Money in the personal custody of the insured or that of persons authorised by the insured while contained within the insured's private residences. Please note, money kept in private residence must be kept secure at all times and banked the next business day.

Money in Box Office: Money whilst in box office and subject to control measures as detailed below & in the policy schedule.



Control Measures: (Box Office)

- All box office money must be stored in a locked safe overnight or kept in an authorised insured's private residence and must be banked on the next business day.
- All box office takings are to be kept in a till or lock box (or similar) on day of events.

Can you provide claim examples?

- Money is stolen from the box office before it was due to be banked the next day.
- A fire destroyed the money whilst it was at the residence of the authorised person.

WHAT TO DO IN THE EVENT OF A CLAIM OR INCIDENT:

Please ensure all injuries and property damage that happen during the course of business is registered and includes the following information:

- Date and location of incident
- Who was involved including witness details
- Details of the incident and any supporting information.

It is important not to admit any liability and to notify Marsh as soon as possible to progress any potential claims.

Please email the information including any Letters of Demand for compensation to:

ACT.Insurance@marsh.com

From there Marsh will submit the claim to insurers on your behalf and request any further information required.

OTHER INSURANCE PRODUCTS AVAILABLE

Many community theatre members have further insurance requirements such as but not limited to:

- Equipment Insurance for owned or hired items
- Building and contents insurance
- Event Cancellation Insurance
- Directors and Officers Insurance

If additional covers are required, please contact the Marsh ACT Service team below.

Phone: [1300 655 931](tel:1300655931)

Email: ACT.Insurance@marsh.com