



**La Playa Media
Arts & Entertainment
Insurance with Intelligence**

AFO Insurance Scheme

Festival Portfolio

Specialist Insurance for Festivals

Through the AFO Insurance Scheme you could benefit from discounted or even FREE membership and a 20% discount on Festival Portfolio, a specialist policy for arts festivals.

AFO has teamed up with specialist insurance broker La Playa to help protect festivals from spiralling insurance premiums, inadequate cover and expensive duplications from maintaining multiple non-specialist insurance policies.

Festival Portfolio is exclusively available through La Playa and underwritten by arts-friendly Brit Insurance.



LA PLAYA

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La Playa is one of the few independent insurance brokers specialising in the performing arts, and our client list includes many of the UK's leading festivals.

Festival Portfolio covers include:

- * **Property:** office contents, computers, musical instruments, hired in equipment, marquees, tents, audio & visual equipment and plant, merchandise stock, CDs, brochures, programmes
- * **Business Interruption:** protects income streams during physical and technological disruptions (fire, flood, power & telecommunications failure, prevention of access to venues)
- * **Employers', Public and Product Liabilities:** volunteers, freelancers, audiences, food/drink, merchandise
- * **Money:** box office receipts, fees, subsistence expenses, programme/merchandise cash
- * **Cyberliability:** infringement of copyright, virus transmission, malicious damage to website
- * **Trustee Liability:** protecting your Board against allegations of mismanagement or breach of duty

As a festival, you can get general business cover from any insurer. But there are good reasons for working with a specialist broker who knows how festivals operate. The business of event management involves some major implications for insurance, and many non-specialist insurers have fixed (and inaccurate) ideas about the industry – charging high premiums to protect themselves against the perceived high costs of cancellation, temperamental artists, unsociable hours, high-risk activities.

Under the AFO insurance scheme, La Playa have negotiated preferential liability rates for AFO members, detailed below, based upon a 3 day festival:

Audience Size (max. per day)	Public Liability Limit of indemnity £2m	Public Liability Limit of indemnity £5m	Employers Liability Limit of indemnity £10m (up to 100 volunteers)
0-1000	£262.50	£315.00	£52.50
1001-2500	£420.00	£525.00	£52.50
2501-3500	£525.00	£630.00	£52.50

These premiums are inclusive of insurance premium tax @ 5% and the AFO membership discount.

Any members falling outside of these parameters will pay La Playa's Festival Portfolio standard liability rates.

With Festival Portfolio you'll benefit from:

- **Superb levels of cover** under a single bespoke policy
- **Expert advice:** access to a single, named point of contact who really understands festivals - no call centres!
- **Peace of mind:** the assurance of being able to get cover, in the safe hands of a highly experienced broker
- **First class claims handling** – fast and efficient

La Playa: Insurance with Intelligence

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