



# ENTERTAINER AND PERFORMER Insurance Program and Enrollment Form

This brochure is valid for effective dates from 4/1/23 through 3/31/24

## PROGRAM DESCRIPTION

This program has been designed for individual U.S.-based entertainers and performers who work on an independent contractor basis entertaining at local fairs, festivals, special events, private parties, conventions or tradeshow booths. Coverages provided include important liability protection for the entertainer or performer for liability claims arising out of their operations.

The following criteria must be met to be eligible for consideration of coverage under this program:

- Must be a least 18 years of age
- Annual gross income from the entertainer's or performer's activities cannot exceed \$300,000

Coverage is provided by a carrier rated A (Excellent) by A.M. Best Company.

## INELIGIBLE OPERATIONS

The following entertainers/performers not eligible for this program include, but are not limited to the following:

- Acrobatic or aerialist performer
- Actor or actress
- Circus performer
- Cosmetologist/Beautician
- Escape artist
- Exotic dancer
- Fire handler
- Group acts or bands
- Henna/Mehndi artist
- Hypnotist
- Jousting
- Mascot (college, high school, professional)
- Model (unless reported to and approved by program administrator)
- Performer putting on an athletic exhibition
- Performer using weapons (live ammunition or sharpened blades)
- Permanent tattoo and/or body piercing artist
- Production/entertainment companies
- Public speaker (unless reported to and approved by program administrator)
- Pyrotechnician
- Rap, hip-hop, electronic/techno or heavy metal/screamo musical entertainer, performer or DJ
- Strength performer
- Stripper
- Stunt performer
- Touring entertainer/performer

## ELIGIBLE OPERATIONS

- Actor portraying historical person (actual or fictional)
- Balloon artist
- Belly dancer
- Caricature sketching
- Celebrity look-alike
- Clown
- Comedian
- Conductor
- Contortionist
- DJ or KJ
- Face/body painter (FDA approved/compliant paint only)
- Holiday character
- Impersonator
- Impressionist
- Juggler
- Magician
- Mime
- Musician, singer or vocalist
- Poet
- Psychic/fortune teller
- Public speaker (subject to review and approval by program administrator)
- Puppeteer
- Story teller
- Theatrical performer (single event option only)
- Trade show/promotional model (subject to review and approval by program administrator)
- Ventriloquist
- Western performer
- Yodeler

Coverage is also available for groups of entertainers and performers through a Band & Performing Groups Program. Contact us for more information and/or a brochure.

## EASY WAYS TO ENROLL FOR COVERAGE

Submit enrollment form, with payment, to us.

### MAIL

Cadence Insurance  
3345 S. Campbell Ave, Suite B  
Springfield, MO 65807

### E-MAIL

[bxsimo@bxsi.com](mailto:bxsimo@bxsi.com)

### FAX

1-417-887-6140

### CONTACTS

Blake E Evans, CIC CAWC CISR | Senior Risk Advisor  
Shelly Hickenbotham | Account Manager  
Bridget Gustafson | Account Associate

### QUESTIONS

Call: **1-417-841-3210**

## EXCLUSIONS

The following represent only some of the exclusions contained in this policy and state variations may apply.

- Reenactment performances/activities involving boats and/or activities held on or in water
- Abuse, molestation, or exploitation
- All operations listed as ineligible
- Amusement devices (e.g.: rides, slides, inflatables, bungees, climbing walls, dunk tanks)
- Animals (injury or death to any animal or injury, death or property damage caused by your animal- see FAQ on page 3 for limited small animals coverage)
- Any event or activity involving or promoting tobacco or cannabis
- Asbestos
- Athletic activity
- Body surfing or mosh pits
- Communicable disease
- Cyber incident, data compromise, and violation of statutes related to personal data
- Employment-related practices
- Events hosted/organized by the entertainer/performer
- Fireworks (exclusion does not apply to flashboxes)
- Full body art and painting
- Fungi or bacteria
- Haunted attractions
- Historical battle reenactments
- Hot wax impressions
- Lead
- Nuclear energy liability
- Ownership of a facility for performances
- Personal and advertising injury
- Use of any substance to paint or apply on the face or body that is not classified as non-toxic and/or manufactured using only FDA compliant ingredients

Coverages	Option 1	Option 2	Option 3	Option 4	Option 5
<b>Commercial General Liability (CGL):</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>	<b>Limits</b>
Each Occurrence	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
General Aggregate (Other than Products-completed Operations)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Products-completed Operations Aggregate	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Personal and Advertising Injury	Excluded	Excluded	Excluded	Excluded	Excluded
Bodily Injury to Participants Liability	\$ 1,000,000	\$ 2,000,000	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000
Damage to Premises Rented to You (Fire Legal Liability)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Medical Expense (other than participants)	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Medical Payments for Participants	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
<b>Annual Cost</b> (based on annual income)					
\$ 30,000 or less	\$ 231.00	\$ 339.00	\$ 589.00	\$ 839.00	\$ 1,089.00
\$ 30,001 - \$100,000	\$ 350.00	\$ 518.00	\$ 768.00	\$ 1,018.00	\$ 1,268.00
\$100,001 - \$200,000	\$ 664.00	\$ 989.00	\$ 1,239.00	\$ 1,489.00	\$ 1,739.00
\$200,001 - \$300,000	\$ 989.00	\$ 1,476.00	\$ 1,726.00	\$ 1,976.00	\$ 2,226.00
<b>Single Event Coverage</b> (per event) *Single event = 10 consecutive days or less	\$ 181.00	\$ 264.00	\$ 514.00	\$ 764.00	\$ 1,014.00

\*Cost includes premium and a \$15 risk purchasing annual administration fee.

### Coverage provided under this program includes:

**Commercial General Liability with Enhancement Endorsement** – coverage that protects the insured against liability claims for bodily injury and property damage arising out of their operations.

**Bodily Injury to Participants Liability** – coverage that offers protection against bodily injury liability claims brought by persons participating in covered activities.

**Medical Payments for Participants** – coverage that pays the medical and dental expenses incurred by a participant when an accidental injury occurs while participating in your covered activities. The coverage is provided on a primary basis.

## FREQUENTLY ASKED QUESTIONS

### 1. What name should be listed on enrollment form?

Because this program provides coverage for the entertainer or performer as an individual, provide the full legal name of the entertainer/performer to be covered. If performing under a stage or other name, include that name on the "Doing Business As" line.

### 2. How soon does coverage start? When will we receive proof of coverage?

Coverage can be bound the date after we receive a completed enrollment form and the appropriate premium. Please allow adequate time for us to process your enrollment form and issue certificates.

### 3. When should I make our coverage effective?

The effective date is the date you need your insurance to start. If you are renewing coverage with us, use the expiration date of your coverage. Coverage will be in effect for one year.

### 4. I have been asked by the facility/event where I will be working to add them as an additional insured to my policy. What does this mean and how do I do that?

An additional insured is an entity which has an insurable interest for claims arising out of your negligence as the named insured. Such possible entities are a landlord or sponsor. By providing an entity additional insured status they now are entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments.

You can add an entity as an additional insured under the certificate request section of the enrollment form. Please remember to provide their complete name, address and relationship to you. All requests must be made in writing.

### 5. If I need to request another certificate of insurance, how do I do this?

A written request from the insured is required. A certificate request form will be sent with your coverage documents that can be mailed, faxed or e-mailed to us. Please allow adequate time for processing.

### 6. What if my act involves an animal and it injures someone?

This program only provides coverage for claims arising out of the following smaller animals: rabbits, doves, mice, hamsters, non-venomous/non-constrictor snakes and dogs weighing less than 15 pounds. No coverage exists for claims arising from all others animals, and no coverage is provided for the actual death or injury to any animal.

### 7. Will I receive a policy after submitting the enrollment form?

You will receive a certificate of insurance as proof of coverage. Coverage is offered exclusively through Sports, Leisure and Entertainment Risk Purchasing Group (RPG). The RPG receives a master policy from the company. Submission of this enrollment form confirms your desire to receive coverage through the RPG. Each member receives their own certificate of insurance as their evidence of coverage. The limits of insurance apply individually to each insured member organization-there are no shared limits of liability with any other members. A copy of the RPG master policy can be requested in writing to: Cadence Insurance, 3345 S. Campbell Ave, Suite B, Springfield, MO 65807.

This brochure is for illustrative purposes only and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions and exclusions as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to us.