## **Liability Insurance Coverage**

We are proud to announce our new performer liability insurance coverage with Cadence Insurance. This plan includes the following improvements to our last our policy:

- A dedicated I.B.M. service manager.
- Unlimited Certificates of Insurance as requested by venues.
- Coverage of spectators while on stage.
- provides higher coverage, no-cost addition of clients and venues anytime, and best of all...your onstage volunteers are now covered as well!
- Policy can be purchased on a date of your choosing with a full year of coverage

All these features and more make ours the best choice in performer insurance today. See below for more information.



Presents an exclusive I.B.M. program presented via a National Insurance Broker and an A.M. Best "A" rated carrier.

Cadence Insurance has a legacy dating back to 1882, and they are licensed in all 50 states. They rate among the top 40 U.S. Brokerage Firms, and they have nearly 680 insurance professionals.

The I.B.M. service representatives are:

Blake E Evans, CIC CAWC CISR - Senior Producer Bridget Gustafson - Account Manager

QUESTIONS: 1-417-841-3210

See the following page for plan coverage options.

Coverages	Option 1	Option 2	Option 3	Option 4	Option 5
Commercial General Liability	Limits	Limits	Limits	Limits	Limits
Each Occurrence	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
General Aggregate (Other than products completed	\$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
Legal Liability to Participants	\$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 Expense to Participants	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Annual Cost (based on annual income)					
\$ 30,000 or less	\$231	\$339	\$589	\$839	\$1,089
\$ 30,001 - \$100,000	\$350	\$518	\$768	\$1,018	\$1,268
\$100,001 - \$200,000	\$664	\$989	\$1,239	\$1,489	\$1,739
\$200,001 - \$300,000	\$989	\$1,476	\$1,726	\$1,976	\$2,226

## To apply or receive a quote for insurance, please <u>CLICK HERE.</u>

Please note the master plan is for members living in the United States. The policy will extend to Puerto Rico and Canada, but the suit must be brought back to the United States. This requirement is standard for all insurance companies.

We can assist members living in other countries; however, because each country has its own laws and regulations, we are unable to offer one program that encompasses all members living outside of the United States. We can also assist with Special Events coverage, Personal Lines coverage and any other Commercial Business needs that the members may have.