

## Ausdance Insurance that performs



### Public Liability insurance

#### Q. What is Public Liability insurance?

Public Liability insurance covers you and your business for losses or damage a third party suffers (or claims to have suffered) as a result of your business activities.

In plain English this provides protection against legal and court costs (i.e. legal liability) in the event that someone is injured, or has their property damaged while you are providing a service to them. This type of insurance covers incidents that occur not only in your studio, but also at events you may produce in external locations.

Keep in mind that this type of insurance will only cover claims made by external parties and not those made by your own employees (you will require Employers Liability insurance for this).

#### Q. ...and Products Liability?

This is usually included in your Public Liability policy and is important if you sell dance products or equipment to your customers. It will cover you for claims of bodily injury or property damage arising from the failure of goods sold or supplied by you through your practice.

#### Q. Why do I need it?

In every line of work there is always the potential for something to go wrong – basically accidents happen and when they do, you or your business can be held liable.

Regardless of the size of your business, Public Liability claims can be incredibly costly, and even if you are not at fault, you may still incur considerable legal costs while defending yourself.

Public Liability insurance is recommended for anyone running a business that generates revenue. Investing in a good policy can provide you with the peace of mind that your business will be protected regardless of what life throws at you.

#### Q. Who is covered by my Public Liability insurance policy?

A Public Liability insurance policy should cover:

- > Your business, including any subsidiary companies, and
- > Your staff, including any principal, employee, director, partner or employee whilst they are acting within the scope of their duties.

#### Q. Will a public liability insurance policy cover a performance/ special event that we are holding?

Public Liability insurance will cover external events provided they are within the scope of your normal business activities. If you are unsure of whether an event is covered, please contact your insurance provider for further information or to arrange additional cover.

#### Q. Do you have any examples of cases where Public Liability insurance would apply?

**Example 1** During a dance performance in your studio, an audience member trips on a piece of loose wire from a stereo. Public Liability insurance would cover your business if the

individual claimed for injuries sustained as a result of an unsafe studio.

**Example 2** A pipe bursts in the cloak room where students store their bags during practice, damaging one student's laptop computer beyond repair. Public Liability insurance would cover any claim by this student for damage. (Example may only apply if you are the property owner of the building).

#### Q. How much cover do I need?

The most suitable level of cover will differ greatly depending on the type of business you run, so it is important to discuss your individual needs with a financial advisor or broker. As a starting point, Aon offers limits beginning at \$2,000,000 with higher limits available up to \$20,000,000.

### Professional Indemnity insurance

#### Q. What is Professional Indemnity insurance?

Professional Indemnity insurance was designed for professionals who provide advice or a service to their customers. It is designed to protect you against legal costs and claims for damages to third parties which may arise out of an act, omission or breach of professional duty in the course of your business.

If a mistake or omission occurs in the course of your work that results in financial loss or injury to a third party (e.g. a customer) – that customer may take legal action against you to recover their losses. Professional Indemnity insurance seeks to protect both your assets and your reputation, should this occur.

#### Q. Why do I need it?

Defending yourself from a professional conduct claim can cost you time, money and damage your reputation, regardless of whether the allegations are founded or not. If things do go wrong you could be held responsible not only for your own actions, but for those of your partners, employees or volunteers.

All dance professionals need to ensure they are protected against unfounded allegations as well as breaches of professional duty. A Professional Indemnity insurance policy safeguards you and your business by providing cover against such claims, including the cost of defending the action – so you can conduct your business with the confidence that both your assets and your reputation are protected.

#### Q. Who is covered by my Professional Indemnity policy?

A Professional Indemnity insurance policy should cover not only your business, but also any principal, employee, director, partner or related entity whilst acting with the scope of their duties.

#### Q. How much cover do I need?

A limit of \$1,000,000 is automatically included if you take out an annual Public Liability Policy with Aon.

## Other insurance types

#### Q. What other forms of Insurance do dance professionals need?

Every organisation is different, and the types of insurance you require will vary greatly depending on your individual needs. It's a good idea to discuss your specific needs with a broker or insurance specialist, as you may wish to consider:

**Personal Accident Insurance** – This protects you against loss of income resulting from injury or sickness. Should you become unable to work for a period of time as a result of an accident or illness, a Personal Accident insurance policy can cover both the cost of your treatment, and the loss in earnings that result from your inability to work.

**Business Insurance** – This protects your assets in the event that you own or lease a business premise from perils such as fire, storm and tempest, impact by vehicle etc. and can also include additional covers such as burglary, money and glass.

#### Q. How can I get more information?

Australia's leading insurance broker, Aon, has partnered with Ausdance, Australia's peak body for dance, to create an insurance scheme specifically designed to cover the full range of risks faced by professional dancers, studio teachers and independent artists.

As part of our commitment to service we have a dedicated team that are happy to help you with any enquires regarding your insurance needs. Please contact us on 1800 805 191 for assistance.

Contact Aon to discuss your insurance needs.

**1800 805 191**  
[au.ausdance@aon.com](mailto:au.ausdance@aon.com)

For more information on Aon Australia visit: [aon.com.au](http://aon.com.au)

For more information about Ausdance visit: [ausdance.org.au](http://ausdance.org.au)

