



## Live Events Association Insurance Program Administered by Brown & Brown of Pennsylvania

For Exclusive Use of Active Members of International  
Live Events Association



## National Association of Mobile Entertainers

Comprehensive Entertainer Benefits & Insurance Serving the Entire United States

### Liability Coverage

- Master general liability policy with each member as an individual insured member.
- Comprehensive liability limits \$1M per occurrence /\$2M aggregate or \$2M per occurrence/\$2M aggregate.
- \$2,000,000 products completed operations aggregate
- \$1,000,000 personal & advertising injury
- \$100,000 fire damage legal liability
- LIMITS APPLY PER MEMBER AND ARE NOT SHARED
- Covers you for sums that you become legally obligated to pay as a result of bodily injury or property damage arising out of your business operation
- Premises owners are included as additional insured
- Additional Insured status for the venue is automatically included in the policy. NO need to contact anybody or follow up for additional insured certificates
- Major exclusions are pyrotechnics and fireworks, animals, broadcasting errors and omissions, contingent business interruption, inflatables, rides and mechanical devices, dance floors.
- NO DEDUCTIBLE for bodily injury liability
- \$250 deductible per claim for property damage
- Minimum annual earned premium is \$150.
- Liability coverage may be extended to cover business operations from an office location or home office.

### Equipment Coverage

- Master property insurance policy with each member as an individual insured member
- Coverage is for business related equipment and applies while on and off your premises. Risks of direct physical loss, except those causes of loss specifically excluded, are covered.
- Valuation is on a replacement cost basis
- \$250 deductible applies per loss
- Rate of \$1.00 per \$100.00 of scheduled equipment. Minimum premium is \$150 for first \$15,000 of values
- Additional Acquired Property during the policy term is covered with an updated equipment list forwarded to Brown & Brown for an additional premium charge. Please notify Brown & Brown as soon as you purchase additional equipment.
- Covered cause of loss means direct physical loss excluding: earth movement, volcanic eruption, flood, governmental action, dishonest acts by you.
- Theft and mysterious disappearance claims are covered as long as there are signs of forced entry. A copy of the policy report is required to process a covered theft claim.
- You may insure office equipment and office furniture at the same rate.

**These specifications are a general summary of coverages and terms. The policy terms should be reviewed for actual coverage and will dictate claim settlements.**

**Your specific effective and expiration dates are shown on your certificate.**

This insurance program provides quality insurance coverage at the lowest possible cost. For more information, please contact us at: [name@bbofpa.com](mailto:name@bbofpa.com)