

MEAA Musicians Multimedia and Broadform Liability Insurance

A 2013 survey conducted by MEAA revealed that freelance musicians and music tutors are more frequently being asked to provide their own Public Liability and Professional Indemnity Insurance.

MEAA has been providing musicians and music tutors Public Liability Insurance to its members, free of charge, and since 2015, has negotiated a broader Multimedia Liability insurance policy that now also provides cover for the Professional Liability exposures that musicians and music tutors are frequently asked to insure for at the own expense.

This document does not form part of the Policy Wording and is for general information purposes only. More information including the PDS, Policy Schedule and Claim Form can be found at www.meaa.org.

Why do musicians and music tutors need this cover?

Most musicians and tutors currently arrange their own insurance each year, either through a broker or with a direct insurer, this is due to an increasing demand from venues for performers and tutors to have Public Liability and Professional Indemnity insurance before allowing them on site to perform or teach.

This requirement provides the venue or student with comfort that you are adequately covered in the event that your services are inadequate or if you cause property damage or bodily injury to a third party.

If you elect not to have MEAA's Musicians Multimedia Liability insurance a venue may not allow you to perform or teach, but you will expose yourself financially to potential third party claims if someone is unhappy with your work, if someone is injured or if you damage property during your performance or tutor session.

These costs can include legal defence costs for yourself and possibly the third party, as well as any compensation that you are deemed liable for by the courts.

Musicians and tutors also have copyright, libel, defamation, infringement of right to publicity, that are covered by News and Multimedia Liability, Producers Liability, Internet Liability, and Professional Indemnity sections of the policy.

What does Multimedia Liability and Broadform insurance cover?

Multimedia Liability Insurance (Claims Made Liability Insurance)

Limit of Liability:

- \$5,000,000 in the aggregate any one policy period, inclusive of defence costs
 - \$1,000,000 News and Multi Media Liability, Producers Liability, Internet Liability Insurance any one claim, inclusive of defence costs
 - \$1,000,000 Professional Indemnity Insurance any one claim, inclusive of defence costs
- Excess:** \$2000 - inclusive of defence costs for each of the above

Public & Products Liability Insurance (Occurrence Based)

Limit of Liability

- \$20,000,000 any one occurrence; and \$ 20,000,000 in the aggregate in respect of the Insured's Products
 - \$250,000 Property in the Insured's Care, Custody or Control
- Excess:** \$1000 – each and every occurrence except for \$25,000 – each and every Occurrence in respect of Personal Injury to contractors, subcontractors and labour hire personnel or employee of any contractor or subcontractor of the Insured

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Scope of Cover

News and Multimedia Liability

Covers claims arising from the conduct of a media activity in connection with the Insured's multimedia;

Producers Liability

Covers claims alleging civil liability arising from the conduct of a production activity; and

Internet Liability

Covers claims alleging civil liability arising from the conduct of an Internet activity; and

Professional Indemnity

Covers civil liability arising from a breach of professional duty owed in the conduct of the Insured's business.

Excess:

- \$2000 inclusive of defence costs for each of the above

Notice of Claims

Written notice of any claim made against an Insured, must be notified to MEAA or Aon as soon as reasonably practicable during the period of insurance for lodgement with the Insurer.

Public & Products Liability (Occurrence Liability Insurance)

Covers the Insured's legal liability to pay compensation in respect of personal injury or property damage as a result of an occurrence happening in connection with the Insured's business.

Tenant's Liability

Cover is extended to a lessor with whom the Insured has entered into an agreement for the rental or lease of premises (not belonging to the Insured) from which the Insured conducts the Insured's business.

Excess:

- \$1000 inclusive of defence costs
- \$10,000 – each and every occurrence in respect of Personal Injury to contractors, subcontractors and labour hire personnel or employee of any contractor or subcontractor of the Insured

Notice of Claims

Written notice of any occurrence of which the insured is aware and which may give rise to a liability covered under this policy must be made as soon as reasonably practicable to MEAA for lodgement with Aon.

Please refer to the Policy Schedules, Policy Wordings and Claim Forms on the MEAA website for full details of covers.

Key features of the Musicians Multimedia & Broadform Liability Insurances Policy include:

- Cover for claims by third parties for bodily injury and property damage to leased or rented premises and venues at which you perform or tutor.
- Civil liability claims arising from your performance or tutoring.
- Claims investigation and defence costs.
- Libel, slander and defamation actions against you.
- Infringement of intellectual property, trademark, copyright claims.

- Cover for breach of confidence and confidentiality or licence, negligent publication, and negligent act.
- Cover for errors or omissions in the provision of your services.
- Covers you anywhere in Australia and New Zealand.

Who can be covered by the MEAA Musicians Multimedia Liability Insurance Policy?

This policy covers is designed to cover individual members. For a band to be covered all must have joined the MEAA musician multimedia liability policy and in the event of a claim each member would be covered individually.

We encourage you to ensure all band members join the MEAA Musicians Multimedia Liability Policy to ensure all liability arising from the band is appropriately insured.

To be covered by the MEAA's Musicians Multimedia Insurance Policy you must:

- be an eligible financial member of the MEAA, and
- have completed the insurance declaration with your membership application/renewal; and be up to date with MEAA membership fees.

How do I join the MEAA Musicians Multimedia Liability Insurance Policy?

This Policy is offered to all MEAA Musician & Music Tutor members at renewal of their membership each year.

If you have joined the MEAA midyear the policy will still be offered to you when you join the MEAA.

What are the benefits of joining this Policy?

The cost of this Policy is included in your MEAA membership free of charge.

MEAA members have the benefit of expert insurance advice and support provided by Aon.

Claims Process

Claim forms are available on the MEAA website at www.meaa.org/download/meaa-musicians-insurance-documents/ and should be forwarded to Aon.

Once your claim form has been received, Aon will verify that you are a financial member of MEAA, will review your claim form and supporting documentation to ensure you have provided all the information necessary to lodge the claim on your behalf.

Your claim will be lodged with the Insurer. If the Insurer has all necessary documentation then the claims team will

review the incident in conjunction with the wording and schedule and determine if indemnity is to be granted. Once they determine this they will be in contact with the claimant.

Only 'Eligible Financial Members' can claim on the policy. This means you must be a member who is a financial fee-paying member of the Media Entertainment & Arts Alliance Musicians Section as set out in the Rules of MEAA.

All outstanding membership fees must be paid in order to lodge a claim and be eligible for cover.

Insurance Queries

Your questions about the adequacy of this insurance should be directed to our specialist insurance broker you can provide you with professional advice on whether this insurance is right for you.

Vikki Karatovic, Senior Client Manager
Commercial Risk Solutions
Aon

Email : vikki.karatovic@aon.com
Mobile : 0416 181 851

Lodgement of Claims

Your completed claim form, including all necessary supporting documentation and your medical certificate should be sent to our dedicated claims manager who will assist with the lodgement and management of your claim:

Vikki Karatovic, Senior Client Manager
Commercial Risk Solutions
Aon

Email : vikki.karatovic@aon.com
Mobile : 0416 181 851

JOIN MEAA

You can join MEAA at www.meaa.org or you can call MEAA Central on 1300 656 513

Authorised by Erin Madeley, Chief Executive
Media, Entertainment & Arts Alliance



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