



act1NE

Innovative Insurance Solutions

for Theatre, Dance, Opera &

Performing Arts

Passionate about the arts.

Better at insurance.

Toronto  
Vancouver  
Montreal  
Los  
Angeles  
New York



## actONE

actONE™ is designed to alleviate the distinct risks of theatre and performing arts professionals and for 20 years has been the trusted insurance solution for many of Canada's most successful producers.

Because blanketed coverage means no gaps, we insure your day-to-day risks - your productions, theatre operations, space rentals, volunteers, employees, office, fundraising, employees, actors & performers and volunteers. Your production and operational coverage is brought seamlessly together for the most complete insurance coverage available in Canada (dare we say, the World).

We have created and curated the best insurance protection available for you and your company.

## We get it.

We are very proud of the work we do in the arts & culture community and we are excited to share our experiences. Our good judgement and our depth of knowledge is valuable because we can help you make decisions that are right for you and that will protect your organization and your great people.

Theatre, dance, opera and performing arts are what we insure. No other brokerage works with as many arts organizations as we do.

Our clients include clients include Bard on the Beach, Factory Theatre, Theatre Passe Muraille, Prairie Theatre Exchange, Theatre Calgary, Canadian Stage Company, Soulpepper, Manitoba Theatre for Young People and Shaw Festival, Canadian Opera Company, Opera Atelier and Ballet Jorgen.

## Passionate about the arts. Better at insurance.

We love questions so please feel free to ask lots of them. We want you to understand your coverage and to feel secure knowing that we have worked collaboratively to develop an insurance program that works for you.

## Coverage Summary

See below the possible coverages provided by the actONE Program

### Property

This is where we insure all of the property that you own, rent, borrow or that you are responsible to insure and we include:

- Office contents, Backstage property, office equipment, computers, furniture, and the improvements you make to a rented space
- Props, sets, scenery, costumes, lighting, sound and other technical equipment including rental equipment

### Personal Property: Actors, Performers, Employees & Volunteers

Designed to pay to replace the property of an actor, performer, employee or volunteer while at a theatre, rehearsal space or other space occupied by your organization.

This unique part of actONE will ensure you have insurance coverage should their personal property be damaged, lost or stolen.

### Business Interruption + Extra Expense

Coverage applies to loss directly resulting from the necessary interruption of business caused by the damage to the organizations property (owned/leased/rented). Extra Expense Coverage is provided to re-locate necessary business operations until the original location is ready to be used again.

### Crime Insurance

Here we include insurance for employee & volunteer dishonesty, theft of money, frauds related to cheques, credit cards and money transfers. We also make available insurance for phishing frauds which result in the transfer of money to fraudsters.

### Liability Coverage: Bodily Injury & Property Damage Liability

The actONE liability insurance will pay your legal defense costs plus any judgments or settlements relating to a claim made by any third party alleging that your organization is responsible for their bodily injury or for damage to their property.

Liability Coverage extends to those under your organization such as employees,

volunteers, performers, freelance staff, and contract workers

We insure your theatre operations, touring and your fundraising events. This can also be extended to International Touring.

### Theatrical Venue & Tenant Liability

For spaces that you don't own, we will pay the costs related to repairing damage to a leased, rented or borrowed venue or rehearsal space

### Non-Owned Automobile Liability + Physical Damage to Rental Vehicles

When vehicles that you don't own are used for your operations, you face potential liability if there is accident which results in bodily injury or property damage. This can include employees & volunteer vehicles as well as rental vehicles. We will pay your defense costs plus any judgments or settlements as well as for damage to a rented vehicle.

Coverage for these rental vehicles would be in place up to 30 days at a time for a single rental.

Owned personal vehicles would be covered by the personal automobile insurance of the vehicle owner and excluded under this coverage.

### Abuse Liability

Coverage for bodily injury claims arising out of any act or threat involving molestation, harassment, corporal punishment, assault or battery or any other form of sexual, physical, mental, psychological or emotional abuse.

We know it's not a nice subject to speak about, but the actions of employees, contracted teachers & creative staff, performers, and volunteers expose you to potential liability. actONE includes coverage for your legal defence, the payment of judgements or settlements, plus additional coverage for the victims of abuse.

If any youth is involved in any business operation (performances, classes or workshops), adequate safety requirements are required to qualify for this coverage..

## What We Hope To Include In The Program Soon

### Performance Disruption + Catastrophe Accident Indemnity

These coverages were previously included into the actONE Program, however now currently excluded due to factors related to COVID-19 and the claims arising from this coverage. Since then, the coverage was removed and any claims related to COVID-19 were not covered.

Previously this coverage was specially designed to protect you financially when unexpected circumstances which are beyond your control result in the interruption, postponement, cancellation or impairment of your performances.

We are working with Intact Insurance to provide this coverage in the future. Please note coverage for COVID-19 related cancellation will continue to be excluded.

## simple. sophisticated.

actONE™ is loaded with sophisticated insurance coverage. Because we are the experts for insurance in theatre and performing arts we will help you make good decisions so you can manage & protect your organization from the risks you face.

We will customize any element of your program to specifically address the unique risks of your project or organization.

Thank you. We are excited about having the opportunity to work with you!